Cycle Date: June-2010
Run Date: 09/01/2010
Interval: Annual

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	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (Fig. 1)	ISCU) *

 Count of CU :
 128

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Ir	nformatio	n					
Return to cover		For Charter							
09/01/2010		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Fede	rally Insured State C	redit
•	Count	of CU in Peer Group				7.		,	
	Dec-2006	Dec-2007	7 % Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
ASSETS:	Amount	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	622,677,107	593,307,753	-4.7	681,319,943	14.8	740,297,689	8.7	691,371,842	-6.6
TOTAL INVESTMENTS	1,226,130,634	1,326,280,870	8.2	1,485,116,427	12.0	2,261,347,815	52.3	2,558,255,507	13.1
Loans Held for Sale	3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	14,942,587	8.3
Real Estate Loans	2,372,486,782	2,511,953,768			11.0	2,809,749,337	0.8	2,858,956,265	
Unsecured Loans	518,605,652				-0.7	564,527,593	2.0	554,943,824	
Other Loans	2,667,820,765				1.2	2,702,986,112	3.1	2,616,949,525	
TOTAL LOANS	5,558,913,199	5,659,292,381			5.4	6,077,263,042	1.9	6,030,849,614	
(Allowance for Loan & Lease Losses)	(42,351,210)		-		20.5	(67,328,068)	25.4	(66,389,386)	
Land And Building	180,917,647				8.7	224,794,382		225,596,788	
Other Fixed Assets	43,221,572				-0.8	39,797,072	-9.2	38,426,282	
NCUSIF Deposit	59,119,088			, ,	-12.5	74,558,113	40.2	76,753,592	
All Other Assets	139,156,110				8.0		14.8	144,188,278	
TOTAL ASSETS	7,791,365,374	7,963,729,524	1 2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
LIABILITIES & CAPITAL:									
Dividends Payable	17,930,343				-14.9	14,484,833	-16.3	12,727,436	
Notes & Interest Payable	327,145,844				0.9	524,378,218	47.5	322,637,303	
Accounts Payable & Other Liabilities	70,339,420	67,335,402	_	71,371,294	6.0	71,865,510		96,799,997	
Uninsured Secondary Capital	0			0	N/A	0	,, .	0	, .
TOTAL LIABILITIES	415,415,607				1.0		37.5	432,164,736	
Share Drafts	899,949,083			951,093,234	9.0		22.4	1,165,166,883	
Regular shares	1,903,623,952	1,747,444,277			4.8	2,008,638,279	9.7	2,198,228,890	
All Other Shares & Deposits	3,664,227,852				9.7	4,771,031,554	9.1	4,932,026,633	
TOTAL SHARES & DEPOSITS	6,467,800,887			7,154,900,996	8.3		11.0	8,295,422,406	
Regular Reserve	239,307,275				0.4	241,975,752	-2.2	244,322,091	1.0
Other Reserves	229,698,160				1.5	267,064,323	8.6	282,664,982	
Undivided Earnings	439,143,445				0.9			459,420,889	
TOTAL EQUITY	908,148,880			926,978,682	0.9			986,407,962	-
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	1 2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
INCOME & EXPENSE									
Loan Income*	358,625,658				2.6			188,122,615	
Investment Income*	73,842,760				-17.9	59,379,058		29,017,052	
Other Income*	132,418,297				7.2			83,421,677	
Salaries & Benefits*	142,454,947				5.2		4.3	86,238,279	
Total Other Operating Expenses*	160,609,540				5.8		-1.8	91,729,500	1
Non-operating Income & (Expense)*	1,688,349				-298.4	-15,768,335		-1,639,527	
NCUSIF Stabilization Income*	N/A			N/A		45,921,219		1,171	
Provision for Loan/Lease Losses*	31,923,940			57,795,884	42.2	79,655,491	37.8	28,041,806	
Cost of Funds*	183,386,313	220,641,644	4 20.3	195,136,398	-11.6	155,755,048	-20.2	65,030,308	-16.5
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE*	N/A	NI/A		N/A		66,206,261		27 902 005	150
NCUSIF Stabilization Expense*	N/A N/A			N/A N/A		41,093,118		27,883,095 10,184,888	
Net Income (Loss)*	48,200,324		_		-51.9			17,698,207	-
TOTAL CU's	40,200,324				-2.2			128	
* Income/Expense items are year-to-date while the related %c		138	3.4	130	-2.2	130		120	-1.3
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								1. Summary	rmancia

		Ratio A	Analysis						
Return to cover		For Charter :	N/A						
09/01/2010		Count of CU:	128						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Group	: All * State =	'MO' * Type In	cluded: Federa	ally Insured Sta	ate Credit
	Count of CU in	n Peer Group :	N/A		Dec-2009			<u>Jun-2010</u>	
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	PEER Avg	Percentile**	Jun-2010	PEER Avg	Percentile**
Net Worth/Total Assets	11.70	11.58	10.96	10.08	N/A	N/A	10.04	N/A	N/A
Net Worth/Total Assets-Including Optional	11.70	11.50	10.90	10.08	IN/A	IN/A	10.04	IN/A	IN/ <i>F</i>
Total Assets Election (if used)	11.71	11.58	10.97	10.09	N/A	N/A	10.05	N/A	N/A
Total Delinquent Loans / Net Worth	5.11	5.27	6.86	8.88	N/A	N/A	7.55	N/A	N/A
Solvency Evaluation (Estimated)	114.04	113.90	112.96	112.06	N/A	N/A	111.89	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.64	4.83	5.74	7.02	N/A	N/A	6.80	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.84			1.40	N/A	N/A			N/A
* Net Charge-Offs / Average Loans	0.54			1.08	N/A	N/A			N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.71	101.72		86.70	N/A	N/A			N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.10			0.73	N/A	N/A			N/A
Delinquent Loans / Assets	0.60	0.61	0.75	0.90	N/A	N/A	0.76	N/A	N/A
* Patura On Average Assats		2.22	2.1.	2.25	A1/*	h1/-	2 2-		
* Return On Average Assets *Return On Average Assets Before NCUSIF Stabilization	0.62	0.30	0.14	0.28	N/A	N/A	0.37	N/A	N/A
Income/Expense	N/A	N/A	N/A	0.22	N/A	N/A	0.58	N/A	N/A
* Gross Income/Average Assets	7.29		7.42	6.85	N/A	N/A			N/A
* Yield on Average Loans	6.47			6.50	N/A			N/A	N/A
* Yield on Average Investments	4.19			2.38	N/A	N/A		N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.71	1.75		1.85	N/A	N/A		N/A	N/A
* Cost of Funds / Avg. Assets	2.37	2.80	2.37	1.73	N/A	N/A	1.35	N/A	N/A
* Net Margin / Avg. Assets	4.92	4.91	5.06	5.12	N/A	N/A	4.90	N/A	N/A
* Operating Exp./ Avg. Assets	3.91	4.13	4.16	4.30	N/A	N/A	3.91	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.41	0.52	0.70	0.88	N/A	N/A	0.58	N/A	N/A
* Net Interest Margin/Avg. Assets	3.21	3.17	3.27	3.27	N/A	N/A	3.16	N/A	N/A
Operating Exp./Gross Income	53.65	<u> </u>		62.72	N/A				N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.99			3.16	N/A				N/A
* Net Operating Exp. /Avg. Assets	2.67	2.91	2.96	3.14	N/A	N/A	2.82	N/A	N/A
ASSET / LIABILITY MANAGEMENT	 								
Net Long-Term Assets / Total Assets	23.81	27.18		30.60	N/A	N/A			N/A
Reg. Shares / Total Shares & Borrowings	28.02			23.72	N/A			N/A	N/A
Total Loans / Total Assets	85.95			76.50	N/A				N/A
Total Loans / Total Assets	71.35 14.67	<u> </u>		63.89	N/A N/A				N/A N/A
Cash + Short-Term Investments / Assets Total Shares, Dep. & Borrs / Earning Assets	92.73		13.71 93.49	15.51 94.22	N/A N/A	N/A N/A			N/A
Reg Shares + Share Drafts / Total Shares & Borrs	41.26			37.47	N/A	N/A			N/A
Borrowings / Total Shares & Net Worth	4.43			5.89	N/A				N/A
PRODUCTIVITY	1.10	1.00	1.00	0.00	1471	1471	0.10	14/71	
Members / Potential Members	5.26	4.68	4.45	4.80	N/A	N/A	4.59	N/A	N/A
Borrowers / Members	50.13			47.54	N/A				N/A
Members / Full-Time Employees	380.31	376.43		383.16	N/A				N/A
Avg. Shares Per Member	\$5,464	\$5,596	\$5,930	\$6,434	N/A	N/A	\$6,739	N/A	N/A
Avg. Loan Balance	\$9,369	\$9,926	\$10,376	\$10,353	N/A	N/A	\$10,384	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$45,769	\$49,072	\$50,778	\$52,381	N/A	N/A	\$53,201	N/A	N/A
OTHER RATIOS									<u> </u>
* Net Worth Growth	4.11	1.09	1.36	2.59	N/A	N/A	3.62	N/A	N/A
* Market (Share) Growth	0.00			11.02	N/A	N/A			N/A
* Loan Growth	0.61	1.81	5.36	1.92	N/A				N/A
* Asset Growth	1.03		7.06	11.57	N/A		+		N/A
* Investment Growth	0.87			40.59	N/A	N/A		N/A	N/A
* Membership Growth	-1.25		2.21	2.33	N/A	N/A	-0.62	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Dece	•								
**Percentile Rankings and Peer Average Ratios are produced once a				et a					Ì
Subsequent corrections to data after this date are not reflected in the									<u> </u>
Percentile Rankings show where the credit union stands in relation to		•		•	.				Ì
credit unions in a peer group are arranged in order from highest (100)									Ì
the relative standing of that ratio in the entire range of ratios. A high or relation to other available data, users may draw conclusions as to the									Ì
	•	•			a. ponomianot	•			
For periods before 2004, the Fixed Assets & Foreclosed and Repos	sessed assets d	and not include	repossessed ve	nicles.					
									2. Ratios

		Supplemental	Ratio Analysis	3	1
Return to cover		For Charter :			
09/01/2010		Count of CU:			
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Group	: All * State
	Count of CU in	Peer Group :	N/A		
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
OTHER DELINQUENCY RATIOS			4.00		
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.13			2.06	1.58
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32			1.47	1.24
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	0.00 N/A			0.00 N/A	0.00 5.27
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.17			1.41	1.20
Participation Loans Delinquent > 2 Mo / Total Indirect Loans	7.47			0.54	0.59
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.58			3.67	3.06
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.02			1.92	0.87
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A			N/A	100.00
REAL ESTATE LOAN DELINQUENCY	14/74	14//	14/73	14/74	100.00
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.13	0.23	0.46	1.20	0.97
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.09	0.03	0.84	1.14	1.32
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.27	0.44	0.91	1.04	1 10
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.27			0.64	1.10 0.53
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo	0.39	0.33	0.37	0.04	0.55
/ Total Int Only and Pmt Opt First Mtg Loans	N/A	0.00	1.17	1.25	0.82
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A			16.63	10.63
Modified RE Lns also Reported as Business Loans > 2 Mo Del					
/ Total Modified RE Lns also Reported as Business Loans	N/A	N/A	0.00	49.61	27.76
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.03			3.16	2.53
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.22	0.27	0.67	1.25	1.16
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52			22.33	23.63
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85			4.70	4.33
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.77			1.37	1.22
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06			0.33	0.31
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans * Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.02			0.10	0.13
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans	0.15	0.21	0.31	0.80	0.68
/ Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	0.00	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00			0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.77			1.10	1.23
* Net Charge Offs - Participation Loans / Avg Participation Loans	2.05			1.32	0.70
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00			0.97	0.49
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.08	18.32	18.24	19.32	18.15
Participation Loans Outstanding / Total Loans	1.32	0.97	1.19	1.87	2.26
Participation Loans Purchased YTD / Total Loans Granted YTD	0.34	0.78	1.64	2.28	3.47
* Participation Loans Sold YTD / Total Assets	0.01	0.06	0.05	0.08	0.05
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.47	0.92	1.47	1.87	2.46
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.23	0.01	0.06	0.00	2.33
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.37		19.96	18.16	17.43
Total Fixed Rate Real Estate / Total Loans	24.35			28.43	28.07
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	21.41			40.17	29.04
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	32.19			57.89	56.96
Interest Only & Payment Option First Mortgages / Total Assets	N/A			0.35	0.32
Interest Only & Payment Option First Mortgages / Net Worth	N/A	3.06	4.09	3.51	3.18
MISCELLANEOUS RATIOS Mortraga Sanging Bights / Not Worth	0.00	0.00	0.00	0.70	0.74
Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments	0.33			0.70 106.43	0.71
	140.54	121.21	135.53	100.43	125.93
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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	1	Ass	ets						
Return to cover		For Charter :							
09/01/2010		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Include	d: Fede	ally Insured State Cre	dit
	Count	of CU in Peer Group :							
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
ASSETS									
CASH:									
Cash On Hand	80,037,385	84,465,543	5.5	96,221,551	13.9	91,152,393	-5.3	96,616,142	6.0
Cash On Deposit	464,904,025	425,088,069	-8.6	557,372,210	31.1	638,156,448	14.5	546,241,330	-14.4
Cash Equivalents	77,735,697	83,754,141	7.7	27,726,182	-66.9	10,988,848	-60.4	48,514,370	341.5
TOTAL CASH & EQUIVALENTS	622,677,107	593,307,753	-4.7			740,297,689	8.7	691,371,842	-6.6
INVESTMENTS:									
Trading Securities	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,617,287	3.0
Available for Sale Securities	488,725,030	493,696,819			38.2	975,820,283	43.0		
Held-to-Maturity Securities	127,017,022	105,508,692		· · ·	-47.1	219,355,164	293.1	192,512,028	
Deposits in Commercial Banks, S&Ls, Savings Banks	118,567,979	137,952,560				461,109,671	74.0		32.8
Loans to, Deposits in, and Investments in Natural		,,		,,		2.,.50,071	1		
Person Credit Unions ²	14,066,046	12,597,871	-10.4	19,076,946	51.4	25,119,954	31.7	29,289,378	16.6
Total MCSD and PIC in Corporate CUs	43,598,539	41,504,765				26,097,256		23,866,378	
All Other Investments in Corporate Cus	385,486,790	481,078,422				428,834,821	17.0		
All Other Investments ²	48,669,228	36,007,241				108,876,163	156.2	60,832,091	-44.1
TOTAL INVESTMENTS	1,226,130,634	1,326,280,870			12.0	2,261,347,815	52.3	2,558,255,507	13.1
TOTAL INVESTMENTS	1,220,100,004	1,020,200,070	0.2	1,400,110,427	12.0	2,201,047,010	02.0	2,000,200,001	10.1
LOANS HELD FOR SALE	3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	14,942,587	8.3
									<u> </u>
LOANS AND LEASES:									
Unsecured Credit Card Loans	319,483,931	347,910,794				367,333,861	4.5		
All Other Unsecured Loans/Lines of Credit	199,121,721	209,553,233		· · ·		197,193,732	-2.4	195,951,805	
New Vehicle Loans	1,050,104,389	947,415,366				858,881,063	-2.3	764,046,948	
Used Vehicle Loans	1,380,293,206	1,399,738,421				1,559,490,909	6.3	1,559,344,387	0.0
1st Mortgage Real Estate Loans/Lines of Credit	1,547,226,875	1,640,608,353				1,878,207,787	0.7		
Other Real Estate Loans/Lines of Credit	825,259,907	871,345,415				931,541,550	1.1	894,469,424	
Leases Receivable	17,252	0			N/A	21,676	N/A	163,625	
Total All Other Loans/Lines of Credit	237,405,918	242,720,799				284,592,464			1
TOTAL LOANS	5,558,913,199	5,659,292,381				6,077,263,042			
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(42,351,210)	(44,566,862)		,		(67,328,068)	25.4	(66,389,386)	
Foreclosed Real Estate	3,783,230	4,813,918				11,493,976	32.6		
Repossessed Autos	4,611,477	3,629,304				2,488,369	-27.0		
Foreclosed and Repossessed Other Assets	515,122	485,943	+		 	357,348			
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	8,909,829	8,929,165				14,339,693	14.3	15,509,810	1
Land and Building	180,917,647	201,703,529		· · · · · ·		224,794,382	2.5		
Other Fixed Assets	43,221,572	44,169,602	2.2	43,828,783		39,797,072	-9.2		
NCUA Share Insurance Capitalization Deposit	59,119,088	60,768,301	2.8	53,167,921	-12.5	74,558,113	40.2	76,753,592	2.9
									ļ
Identifiable Intangible Assets	N/A	N/A	_	N/A		276,816		285,415	
Goodwill	N/A	N/A	_	N/A		482,676		1,739,458	
TOTAL INTANGIBLE ASSETS	N/A	N/A		N/A		759,492		2,024,873	
Accrued Interest on Loans	20,381,901	20,961,038		· · ·	7.4	22,828,638		21,064,991	-7.7
Accrued Interest on Investments	10,897,023	14,470,838	 			9,737,518		9,572,848	
All Other Assets	98,967,357	74,794,397				100,041,441	19.7	96,015,756	
TOTAL OTHER ASSETS	130,246,281	110,226,273	-15.4	116,107,745	5.3	132,607,597	14.2	126,653,595	-4.5
TOTAL ASSETS	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
TOTAL CU's	147	139				130	-4.4	128	
¹ OTHER RE OWNED PRIOR TO 2004		.00	0.1			.00		.20	
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUs INCLUDED IN ALL OTHER	R INVESTMENTS PRIOR	TO JUNE 2	2006 FOR SHORT FORM I	FILERS				
, , , , , , , , , , , , , , , , , , , ,									
									4. Assets
				1					7. A33813

		Liabilities, Shares &	Fauity						
Return to cover		For Charter :							
09/01/2010		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Includ	ed: Fede	rally Insured State Cre	edit
	Count	of CU in Peer Group :	N/A					_	
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
LIABILITIES, SHARES AND EQUITY LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	0 N/A	0 N/A	IN/A	0 N/A	IN/A	0 N/A		0 N/A	
Other Notes, Promissory Notes, Interest Payable, &	IN/A	IN/A		IN/A		IN/A		IN/A	
Draws Against Lines of Credit	327,145,844	352,161,806	7.6	355,470,411	0.9	524,378,218	47.5	322,637,303	-38.5
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	02 1,07 0,210		0	
Subordinated Debt	0	•	N/A	0	N/A	0		0	
Accrued Dividends and Interest Payable	17,930,343	20,336,983	13.4	17,314,671	-14.9	14,484,833			
Accounts Payable & Other Liabilities	70,339,420	67,335,402	-4.3	71,371,294	6.0	71,865,510	1	96,799,997	34.7
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376	1.0	610,728,561	37.5		
TO THE EIRDIETTEC	710,410,007	703,004,191	5.5	777,100,070	1.0	010,720,301	37.3	702,104,730	-23.2
SHARES AND DEPOSITS									
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1,165,166,883	0.1
Regular Shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,638,279	9.7	2,198,228,890	9.4
Money Market Shares	1,034,080,169	1,168,449,987	13.0	1,440,319,760	23.3	1,646,236,947	14.3	1,783,742,591	8.4
Share Certificates	1,901,449,683	2,063,219,189	8.5	2,092,731,104	1.4	2,180,898,506	4.2	2,165,535,490	-0.7
IRA/KEOGH Accounts	700,258,736		4.6	817,934,370	11.6	925,107,264		946,089,155	
All Other Shares ¹	21,977,948	15,373,567	-30.1	17,203,069	11.9	16,665,089		34,498,399	l
Non-Member Deposits	6,461,316		-2.0	3,820,463	-39.6	2,123,748	1		
TOTAL SHARES AND DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	+		
EQUITY:									<u> </u>
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,788,844			
Regular Reserves	239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,752	-2.2	244,322,091	1.0
Appropriation For Non-Conforming Investments									
(SCU Only)	0	0	N/A	0	N/A	0	N/A	0	
Other Reserves	233,825,685	246,206,530	5.3	253,753,590	3.1	265,265,487	4.5	269,635,394	1.6
Equity Acquired in Merger	N/A	N/A		N/A		262,045		262,046	0.0
Miscellaneous Equity	1,314,554	1,213,887	-7.7	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	-5,441,076	1,444,711	126.6	4,959,315	243.3	7,045,300	42.1	19,081,039	170.8
Accumulated Unrealized Losses for OTTI	N1/A	N1/A		N1/A					N1/0
(due to other factors) on HTM Debt Securities	N/A	N/A	N1/A	N/A	N1/A	1 100 000	N1/A	0	,
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	10.000.000	N/A	-1,180,329	1	0	
Other Comprehensive Income	-1,003	-6,576,689		-13,899,958	-111.4	-5,516,660			-36.0
Net Income	0	-	N/A	0	N/A	0		4,282,977	
EQUITY TOTAL	908,148,880	918,297,262	1.1	926,978,682	0.9	957,828,919	3.3	986,407,962	3.0
TOTAL SHARES & EQUITY	7,375,949,767	7,523,895,333	2.0	8,081,879,678	7.4	8,901,510,269	10.1	9,281,830,368	4.3
1500	1,210,010	.,==,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		-,,		2,722,70,00		2,=2.,000,000	
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,713,995,104	2.1
NCUA INSURED SAVINGS ²									<u> </u>
Uninsured Shares	506,626,332	586,043,079	15.7	774,397,509	32.1	291,004,333	-62.4	292,059,806	0.4
Uninsured Snares Uninsured Non-Member Deposits	1,271,267	1,010,281	-20.5	619,392	-38.7				
Total Uninsured Shares & Deposits	507,897,599	587,053,360	15.6	775,016,901	32.0	409,233	1		
·						291,413,566	1		
Insured Shares & Deposits TOTAL NET WORTH	5,959,903,288 912,276,405	6,018,544,711 922,215,353	1.0	6,379,884,095 934,729,657	6.0 1.4	7,652,267,784 958,904,677	19.9 2.6		4.6 1.8
	912,270,405	922,210,353	1.1	904,129,051	1.4	900,90 4 ,077	2.0	910,252,968	1.6
# Means the number is too large to display in the cell PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA	KEOCHS AND NONMEMBER	SHADES END SHODT F	ODMELLE	DQ					-
					NABD SHA	DES INSTIDED TO TO	250.000		
PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to	USIZUIUS STARES INSUKED (יר זט אָנטט,טטט and \$250	OUU FUK II	NAO, 3/20/09 AND FURV	VARD SHA	NEO INOUKED UP 10\$	230,000		Ch
								5. Liab	ShEquity

		Income Stateme	ent						
Return to cover		For Charter :							
09/01/2010		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State =	'MO' * Type Include	d: Federally	Insured State Cred	lit Union
·	Count of	of CU in Peer Group :	_	•					
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	358,947,991	384,705,991	7.2	394,815,944	2.6	392,209,287	-0.7	188,498,370	-3.9
Less Interest Refund	(322,333)	(912,169)		(1,082,604)	18.7	(901,477)	-16.7	(375,755)	1
Income from Investments	73,840,442	85,153,431		74,168,274		57,355,758		28,569,996	
Income from Trading	2,318	1,092,579		-3,382,930		2,023,300	159.8	447,056	
TOTAL INTEREST INCOME	432,468,418	470,039,832		464,518,684	-1.2	450,686,868		217,139,667	
INTEREST EXPENSE:									
Dividends	128,914,852	156,611,950	21.5	132,467,071	-15.4	103,072,062	-22.2	43,023,684	-16.5
Interest on Deposits	37,110,450	48,959,120		43,821,293		37,218,593		15,380,134	
Interest on Borrowed Money	17,361,011	15,070,574		18,848,034	25.1	15,464,393		6,626,490	
TOTAL INTEREST EXPENSE	183,386,313	220,641,644		195,136,398	-11.6	155,755,048		65,030,308	
PROVISION FOR LOAN & LEASE LOSSES	31,923,940	40,655,506		57,795,884		79,655,491	37.8	28,041,806	
NET INTEREST INCOME AFTER PLL	217,158,165	208,742,682		211,586,402		215,276,329		124,067,553	
NON-INTEREST INCOME:	, 22, 22	, ,		,, -		-, -,		,,	
Fee Income	95,869,437	95,973,437	0.1	98,991,402	3.1	104,208,597	5.3	52,656,246	1.1
Other Operating Income	36,548,860	41,583,241		48,506,572		63,058,143		30,765,431	
Gain (Loss) on Investments	-466,367	-236,385		798,417		-9,310,689		-677,561	85.4
Gain (Loss) on Disposition of Assets	1,573,796	1,414,813		18,609		-1,839,003		-471,196	
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		0		0	N/A
Other Non-Oper Income/(Expense)	580,920	1,280,089		-5,694,966		-4,618,643	18.9	-490,770	
NCUSIF Stabilization Income	N/A	N/A		N/A		45,921,219		1,171	
TOTAL NON-INTEREST INCOME	134,106,646	140,015,195		142,620,034		197,419,624		81,783,321	
NON-INTEREST EXPENSE				. ,				, ,	
Total Employee Compensation & Benefits	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	86,238,279	2.2
Travel, Conference Expense	3,542,779	3,665,296		3,588,566		2,683,893		1,359,630	
Office Occupancy	19,779,783	22,324,359		25,195,029		26,355,318		13,737,775	
Office Operation Expense	64,839,114	67,549,019				70,571,104		35,569,704	
Educational and Promotion	14,216,485	16,109,592		17,033,589		15,629,509		7,862,959	
Loan Servicing Expense	19,988,956	22,608,515		20,979,936		22,511,996		11,285,744	
Professional, Outside Service	23,775,131	23,032,169		22,539,896		22,703,224		11,046,627	
Member Insurance	1,685,560	1,622,142		3,531,872		1,537,649		1,055,191	
Operating Fees	1,421,518	1,389,098		1,388,172		1,665,757		715,864	
Misc Operating Expense	11,360,214	12,762,582		15,650,563		14,034,651	-10.3	9,096,006	
TOTAL NON-INTEREST EXPENSE	303,064,487	324,953,125				346,489,692		177,967,779	
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION									
EXPENSE	N/A	N/A		N/A		66,206,261		27,883,095	-15.8
NCUSIF Stabilization Expense	N/A	N/A		N/A		41,093,118		10,184,888	-50.4
NET INCOME (Loss)	48,200,324	23,804,752	-50.6	11,446,607	-51.9	25,113,143	119.4	17,698,207	40.9
RESERVE TRANSFERS:									
Transfer to Regular Reserve	21,954,449	25,683,831	17.0	34,369,280	33.8	42,000,694	22.2	17,126,863	-18.4
* All Income/Expense amounts are year-to-date while the related % chan	nge ratios are annualized.								
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									6. IncExp

Control Column March Mar		De	elinquent Loan Info	rmation						
Column Mart Column Mar	Return to cover									
Part Group MA										
Count of Use Per Groups CAL					ation * Peer Group: A	ll * State = 'M	O' * Type Included	: Federally I	Insured State Credit	Union
DELINOUTEPON SUMMANY - ALL LOAN TYPES	133. 3.345.	Count of (· ypo monuucu			
DELINOUTEPON SUMMANY - ALL LOAN TYPES										
16.0.2 Published Filed Support 1.5		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
20 of 94 Part Delinquest		81 680 604	01 032 045	12.5	100 5/1 518	10.2	120 /80 288	18.2	101 867 221	-21.3
Section Sect	-									+
Modernic Sover Devincement \$5,50,174 2,517.498 \$22,072 24, \$3,079,175 736 \$4,889,305 \$5. \$1. \$1. \$1. \$1. \$1. \$1. \$1. \$1. \$1. \$1										
Local Distribution				-52.4						+
The Control Control The Co		46,652,149	48,573,366	4.1	64,137,694	32.0	85,167,349	32.8	73,690,452	-13.5
10 - 2 Month's Definingation										
2 to - 9 Months Delinouries		5,000,470	0.000.045	7.4	7.740.540	00.0	7 000 004	4.0	0.040.000	40.0
Big 15 Monther Stemingment	<u>'</u>								· · · · · · · · · · · · · · · · · · ·	
Monther A Over Demonator \$8,029 36,077 577 \$4,280 159 33,045 70 \$4,4944 \$2,000 \$2,000 \$3,000 \$2,000 \$2,000 \$3,000 \$2,000 \$3,000 \$2,000 \$3,000 \$3,000 \$2,000 \$3,000 \$										
Creat Coard		,			· · · · · · · · · · · · · · · · · · ·		·			
Test Mortgage Price Rate and Psyndrid@licon > 5 years 1,008,986 18,841,136 13,008,986 18,841,136 13,008,986 18,841,136 13,008,986 18,841,136 13,008,986 18,841,136 13,008,986 13,00 14,741,137 13,008,136 13,008 14,741,137 13,008,136 13,008 14,741,137 13,008 14,741,1	· · · · · · · · · · · · · · · · · · ·	3,625,086	4,887,837	34.8	6,557,906	34.2	7,578,936	15.6	5,678,846	-25.1
1 to x 2 Markets Definisperant 1,008-9,866 18,84 1,00 24,84 1,00 24,85 1,00 24	Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.13	1.40	23.8	1.86	32.7	2.06	10.6	1.58	-23.3
2 to s Monthis Definitions										
6 17 Marchis Delimiquent 977,384 478,506 17.1 96,508 10.12 3,530,461 768 5,981,727 88 7,981,720 88 7,281,720 88	•									+
12 Montes & Over- Delinquent 134,020	•									
Total Dat Ishing Field and Hybrid Salloon Line - Syrs 1,838,010 3,336,240 81.5 7,985,086 188.8 21,022,010 183.0 17,851,034 17,851,	•	,	· · · · · · · · · · · · · · · · · · ·		•					
### March Montpage Fixed and Hybrid Sellorine 1-6 yes) Definiquent 2.007 Color at 18th greated and Hybrid Sellorine 1-6 yes		1,838,010	3,336,240		7,965,996	138.8			17,851,034	-15.1
Hybridisations = \$ yes	%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)	, ,	, ,							
Institution	·									
Hybridizations - 5 Years 1,389,57 1,285,894 -9.5 8,723,397 589.1 9,395,551 13.9 8,299,711 14.0 c. 2 Months Delinquent 40,50,94 181,316 55.2 4,465,502 2,382.8 4,480,871 -0.1 6,113,614 37.0 c. 1 10.0 c. 2 Months Delinquent 10,100 -0.0 c. 0 c. NA 1,537,463 -0.4 1,193,323 13.5 12.0 km/d. Alg. Rise Lins 2 or more Mol 44,877 0.1 -0.0 c. 0 c. NA 1,537,463 -0.4 1,193,323 13.5 12.0 km/d. Alg. Rise Lins 2 or more Mol 44,877 0.1 -0.0 c. 0 c. NA 1,213,97 NA 1,193,323 13.5 12.0 km/d. Alg. Rise Lins 2 or more Mol 46,871 181,316 -0.1 3 5,000,614 2,680 -0.4 1,472 28.3 3,403,300 37.5 km/d. Alg. Rise Lins 2 or more Mol 46,871 -0.1 3 5,000,614 2,680 -0.4 1,472 28.3 3,403,300 37.5 km/d. Alg. Rise Lins 2 or more Mol 46,871 -0.1 3 5,000,614 2,680 -0.4 1,472 28.3 3,403,300 37.5 km/d. Alg. Rise Lins 2 or more Mol 46,971 -0.1 4 -0.5 km/d. Alg. Rise Lins 2 or more Mol 46,971 -0.1 4 -0.5 km/d. Alg. Rise Lins 2 or more Mol -0.0 0		0.13	0.23	79.1	0.46	98.7	1.20	163.0	0.97	-19.1
1 to < 2 Months Delinquent										
2 to - 6 Morths Delinquent 405,004 181,316 55.2 4,465,502 2,362.8 4,460,871 -0.1 6,113,614 37.2 12 Morths & Over Delinquent 181,100 0 -100.0 0 NA 421,387 NA 1,193,322 138.2 12 Morths & Over Delinquent 181,100 0 -100.0 0 NA 421,387 NA 1,193,322 138.2 15 Total Del 1st May & Rate Lans (2 or more Mo) 488,071 181,316 -81,3 5,000,612 2,580 6,414,721 28.3 8,403,090 31.3 15 Total Del 1st May & Rate Lans (2 or more Mo) 488,071 181,316 -81,3 5,000,612 2,580 6,414,721 28.3 8,403,090 31.3 15 Total Del 1st May & Rate Lans and Hybrid/Balloon 1,783,993 3,408,482 90.9 4,103,610 20.5 4,972,124 21.2 5,835,007 13.2 10.2 2.0 5 Morths Delinquent 1,783,993 3,408,482 90.9 4,103,610 20.5 4,972,124 21.2 5,835,007 13.2 2.0 5 Morths Delinquent 1,783,993 1,177,030 1,000,700 1		1,399,517	1,265,884	-9.5	8,723,397	589.1	9,936,551	13.9	8,290,711	-16.6
12 Months & Over Delinquent 18,100	2 to < 6 Months Delinquent		181,316	-55.2	4,465,502	2,362.8	4,460,871	-0.1		+
Total Del Ish Mig Adj Rale Line (2 or more Mo)	6 to 12 Months Delinquent	44,877	0		535,112	N/A		186.4	1,096,153	
**Sist Mongape Adjustable Rate Loans and HybridsBalloons (c.5 years) Delinquent > 2 M / Total Color Rate Loans and HybridsBalloons < 5 yes **Sist Mongape Adjustable Rate Loans Sister **Sist Mongape Adjustable Rate Loans and HybridsBalloons < 5 yes **Debre Rate Estate Rear Rate/HybridsBalloons **Total Delinquent	'	, , , , , , , , , , , , , , , , , , , ,								+
(6.5 years) Delinquent = 2 Mo / Total 1st Mortgage Adjustable 0.09 0.03 64.5 0.44 2.42.0 1.14 35.5 1.32 15 Other Real Estate Fixed Rate/Hybrid/Balloton 1.783,393 3.406,482 90.9 4.103,810 20.5 4.972,124 2.12 5.635,007 3.10 2.10 - 6.8 Month's Delinquent 561,380 1.177,035 109.7 3.086,528 162.4 2.857,713 -1.19 2.139,837 -1.76 161,000		468,071	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3	8,403,090	31.0
Rate Loans and HybridsPalloons - 5 yrs 0.09										
Column Real Estate Fixed Real-Pytrid/Balloon 1763.993 3,406.482 90 4,103.910 20.5 4,972.124 21.2 5,635.007 21.0 < 0.0 Months Delinquent 1763.993 3,406.482 90 4,103.910 20.5 4,972.124 21.2 5,635.007 21.0 < 0.0 Months Delinquent 1861.380 1,177.035 109.7 3,088.028 182.4 2,867.713 31.30 2,198.037 -17.0 < 0.0 Months & Ower Delinquent 1961.88 341.130 73.9 672.446 97.1 844.894 25.7 1,085.753 736.634 -17.0 < 0.0 Months & Ower Delinquent 1961.88 341.130 77.0 45.2 22.3 767.874 351.3 736.634 -17.0		0.09	0.03	-64.5	0.84	2,423.0	1.14	35.5	1.32	15.9
210 c & Months Delinquent	Other Real Estate Fixed Rate/Hybrid/Balloon									
Sto 12 Months Delinquent	·									13.3
12 Months & Over Delinquent	•	, , , , , , , , , , , , , , , , , , , ,								-17.5
Total Del Other RE Fixed/Hybrid/Balloon Lons (2 or more Mo) **Chlor Real Estate Proach!-Hybrid/Balloon Lons 2 or more Mo) **Chlor Real Estate Adjustable Rate 3 or more Mo) **Chlor Real Estate Adjustable Rate 3 or more Mo **Chlor Real Estate Adjustable Rate 3 or more Mo **Chlor Real Estate Adjustable Rate 3 or more Mo **Chlor Real Estate Adjustable Rate 3 or more Mo **Chlor Real Estate Adjustable Rate 3 or more Mo **Chlor Real Estate Adjustable Rate 3 or more Mo **Chlor Real Estate Adjustable Rate 3 or more Mo **Chlor Real Estate Adjustable Rate 3 or more Mo **Chlor Real Estate Adjustable Rate Loans Delinquent 589,323 400,372 32.1 203,517 49.2 679,087 23.7 697,948 2 or more Mo **Chlor Real Estate Adjustable Rate Loans Delinquent 2 or more Mo **Chlor Real Estate Adjustable Rate Loans Delinquent > 2 or more Mo **Chlor Real Estate Adjustable Rate Loans Delinquent > 2 or more Mo **Clos Real Estate Adjustable Rate Loans Delinquent 0 or more Mo **Clos Real Estate Adjustable Rate Loans Delinquent 0 or more Mo **Clos Real Estate Adjustable Rate Loans Delinquent 0 or more Mo **Clos Real Estate Adjustable Rate Loans Delinquent 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Clos Real Estate Adjustable Rate Loans 0 or more Mo **Cl		196,168								
Second Process Proce	·	757 548							· · · · · · · · · · · · · · · · · · ·	
FixedPhyPrid/Balloon Loans 0.27 0.44 66.9 0.91 105.5 1.04 13.6 1.10 6	%Other Real Estate Fixed/Hybrid/Balloon Loans	101,010	1,001,000	102.0	0,001,010	100.1	1,270,001	0.0	1,010,021	0.0
Other Real Estate Adjustable Rate 1 to < 2 Months Delinquent 2.999,226 2.478,516 1.119,634 1.166,988 4.2 1.520,501 30.3 2.301,310 51.4 1.548,6343 1.166,988 4.2 1.520,501 30.3 2.301,310 51.4 1.548,6343 1.166,988 4.2 1.520,501 30.3 2.301,310 51.4 1.548,6343 1.166,988 4.2 1.520,501 30.3 2.301,310 51.4 1.548,6343 1.166,988 4.2 1.520,501 30.3 2.301,310 51.4 1.548,6343 1.166,988 4.2 1.520,501 30.3 2.301,310 51.4 1.548,6343 1.166,988 4.2 1.520,501 30.3 2.301,310 51.4 1.548,6343 1.2 679,087 233.7 697,948 2.2 2.900,101 1.726,237 1.74 1.828,809 5.9 3.350,050 8.32 2.800,171 7.701al Other Re Adjustable Rate Loans Delinquent > 2 Mo 7.701al Other Re Adjustable Rate Loans Delinquent > 2 Mo 7.701al Other Re Adjustable Rate Loans Delinquent > 2 Mo 8.701 8.7	·									
1 to < 2 Months Delinquent 2,999,226 2,478,516 -17.4 3,258,342 31.5 4,125,150 26.6 4,594,337 11 2 to < 6 Months Delinquent 1,119,634 1,169,84 4.2 1,520,501 30.3 2,301,310 51.4 1,548,634 -32 1 2 to < 6 Months Delinquent 589,323 400,372 32.1 203,517 -49.2 679,087 233,7 697,948 2 12 Months & Over Delinquent 381,044 158,877 -58.3 104,791 -34.0 369,653 252.8 558,589 51 70 to 1Del Other RE Adj Rate Loans Delinquent > 2 Mo 2,090,001 1,726,237 -17.4 1,828,809 5.9 3,350,050 83.2 2,805,171 -16 4 4 4 4 4 4 4 4 4		0.27	0.44	66.9	0.91	105.5	1.04	13.6	1.10	6.4
2 to < 6 Months Delinquent	-	2.000.000	0.470.540	47.4	0.050.040	24.5		20.0	4 = 0 4 0 0 =	
6 to 12 Months Delinquent 589,323 400,372 -32.1 203,517 -49.2 679,087 233.7 697,948 2 12 Months & Over Delinquent 381,044 158,877 -58.3 104,791 -34.0 369,653 252.8 558,589 51 7 total Del Other RE Adj Rate Lns 2,090,001 1,726,237 -17.4 1,828,809 5.9 3,350,050 83.2 2,805,171 -18 % Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 0 .39 0.33 -15.1 0.37 13.4 0.64 73.2 0.53 -18 Leases Receivable 1 to < 2 Months Delinquent	•									11.4
12 Months & Over Delinquent 381,044 158,877 -58.3 104,791 -34.0 369,653 252.8 558,589 51 Total Del Other RE Adj Rate Lns 2,090,001 1,726,237 -17.4 1,828,809 5.9 3,350,050 83.2 2,805,171 -16 % Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 0 0,39 0.33 -15.1 0.37 13.4 0.64 73.2 0.53 -18 Leases Receivable	<u> </u>									
Total Del Other RE Adj Rate Lns 2,090,001 1,726,237 -17.4 1,828,809 5.9 3,350,050 83.2 2,805,171 -16 %Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans 0.39 0.33 -15.1 0.37 13.4 0.64 73.2 0.53 -18 Leases Receivable 1 to < 2 Months Delinquent 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 12 Months Delinquent 0 0 0 N/A	·									
Mother Real Estate Adjustable Rate Loans Delinquent > 2 Mo										-16.3
Leases Receivable 1 to < 2 Months Delinquent 0 0 0 N/A 0 N	%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo									
1 to < 2 Months Delinquent 0 0 0 N/A	<u> </u>	0.39	0.33	-15.1	0.37	13.4	0.64	73.2	0.53	-18.0
2 to < 6 Months Delinquent 0 0 0 N/A			^	NI/A	^	NI/A		NI/A		N/A
6 to 12 Months Delinquent 0 0 N/A 0	•							-		
12 Months & Over Delinquent 0 0 0 N/A N/A 0 N/A 0 N/A 0 N/A N/A N/A N/A 0 N/A	·	0			-					
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable 0.00 0.00 N/A 0.00 0.	12 Months & Over Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
/ Total Leases Receivable 0.00 0.00 N/A 0.00 N/A 0.00 N/A 0.00 N/A All Other Loans 1 to < 2 Months Delinquent 56,575,502 59,677,380 5.5 62,795,811 5.2 68,492,136 9.1 56,696,767 -17 2 to < 6 Months Delinquent 26,007,870 28,314,694 8.9 30,536,930 7.8 32,634,274 6.9 26,363,736 -19 6 to 12 Months Delinquent 7,190,482 6,286,272 -12.6 6,758,558 7.5 8,538,127 26.3 6,965,582 -18 12 Months & Over Delinquent 4,675,081 2,305,961 -50.7 1,557,862 -32.4 1,358,180 -12.8 1,606,969 18 Total Del All Other Loss (2 or more Mo) 37,873,433 36,906,927 -2.6 38,853,350 5.3 42,530,581 9.5 34,936,287 -17 %All Other Loans Delinquent > 2 Mo / Total All Other Loans 1.32 1.32 -0.2 1.38 4.4 1.47 6.6 1.24 -15 <		0	0	N/A	0	N/A	0	N/A	0	N/A
All Other Loans 1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 3 to < 2 Months Delinquent 4 to < 2 Months Delinquent 5 to < 6 Months Delinquent 5 to < 6 Months Delinquent 6 to 12 Months Delinquent 7 to 19 to < 6 Months Delinquent 7 to 19 to < 6 Months Delinquent 7 to 19 to 2 Months Delinquent 7 to 19 to 2 Months Delinquent 1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 3 to 3		0.00	0.00	NI/A	0.00	NI/A	0.00	NI/A	0.00	N1/A
1 to < 2 Months Delinquent 56,575,502 59,677,380 5.5 62,795,811 5.2 68,492,136 9.1 56,696,767 -17 2 to < 6 Months Delinquent 26,007,870 28,314,694 8.9 30,536,930 7.8 32,634,274 6.9 26,363,736 -19 6 to 12 Months Delinquent 7,190,482 6,286,272 -12.6 6,758,558 7.5 8,538,127 26.3 6,965,582 -18 12 Months & Over Delinquent 4,675,081 2,305,961 -50.7 1,557,862 -32.4 1,358,180 -12.8 1,606,969 18 Total Del All Other Lns (2 or more Mo) 37,873,433 36,906,927 -2.6 38,853,350 5.3 42,530,581 9.5 34,936,287 -17 9%All Other Loans Delinquent > 2 Mo / Total All Other Loans 1.32 1.32 -0.2 1.38 4.4 1.47 6.6 1.24 -15 # Means the number is too large to display in the cell		0.00	0.00	IN/A	0.00	IN/A	0.00	IN/A	0.00	N/A
2 to < 6 Months Delinquent 26,007,870 28,314,694 8.9 30,536,930 7.8 32,634,274 6.9 26,363,736 -19 6 to 12 Months Delinquent 7,190,482 6,286,272 -12.6 6,758,558 7.5 8,538,127 26.3 6,965,582 -18 12 Months & Over Delinquent 4,675,081 2,305,961 -50.7 1,557,862 -32.4 1,358,180 -12.8 1,606,969 18 Total Del All Other Lns (2 or more Mo) 37,873,433 36,906,927 -2.6 38,853,350 5.3 42,530,581 9.5 34,936,287 -17 %All Other Loans Delinquent > 2 Mo / Total All Other Loans 1.32 1.32 -0.2 1.38 4.4 1.47 6.6 1.24 -15 # Means the number is too large to display in the cell		56.575.502	59.677.380	5.5	62.795.811	5.2	68.492.136	9.1	56.696.767	-17.2
12 Months & Over Delinquent 4,675,081 2,305,961 -50.7 1,557,862 -32.4 1,358,180 -12.8 1,606,969 18 Total Del All Other Lns (2 or more Mo) 37,873,433 36,906,927 -2.6 38,853,350 5.3 42,530,581 9.5 34,936,287 -17 %All Other Loans Delinquent > 2 Mo / Total All Other Loans 1.32 1.32 -0.2 1.38 4.4 1.47 6.6 1.24 -15 # Means the number is too large to display in the cell	•									+
Total Del All Other Lns (2 or more Mo) 37,873,433 36,906,927 -2.6 38,853,350 5.3 42,530,581 9.5 34,936,287 -17 %All Other Loans Delinquent > 2 Mo / Total All Other Loans	•									
%All Other Loans Delinquent > 2 Mo / Total All Other Loans 1.32 1.32 -0.2 1.38 4.4 1.47 6.6 1.24 -15 # Means the number is too large to display in the cell	•									
# Means the number is too large to display in the cell	, ,	· · · · · ·								
	·	1.32	1.32	-0.2	1.38	4.4	1.47	6.6	1.24	-15.3
7. Delinquent Loan Information	m micans the number is too large to display in the cell									
									7. Delinguent Loan In	formation

	Loan Losses & E	Sankruptcy Information		oan Modifications					
Return to cover		For Charter :							
09/01/2010		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Count	Criteria : of CU in Peer Group :		Nation * Peer Group:	All * State = 'N	MO' * Type Includ	ed: Federally	Insured State Cre	dit
	Count	or co in Peer Group :	IN/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	36,778,250	44,016,104	19.7	55,753,244	26.7	72,859,587	30.7	34,076,767	-6.5
* Total Loans Recovered	7,028,223	7,793,266	10.9		0.5	7,635,699	-2.5	4,413,740	15.6
* NET CHARGE OFFS (\$\$)	29,750,027	36,222,838	21.8		32.3	65,223,888	36.1	29,663,027	-9.0
**%Net Charge-Offs / Average Loans	0.54	0.65	20.3	· ' '	27.7	1.08	31.4	0.98	-9.6
Total Del Loans & *Net Charge-Offs	76,402,176	84,796,204	11.0		32.2	150,391,237	34.2	103,353,479	-31.3
Combined Delinquency and Net Charge Off Ratio	1.38	1.50	9.3	1.90	26.3	2.48	30.8	2.20	-11.4
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	6,916,923	8,448,017	22.1	12,139,643	43.7	18,087,409	49.0	8,652,981	-4.3
* Unsecured Credit Card Lns Recovered	973,432	1,363,678	40.1		8.1	1,189,971	-19.3	798,489	34.2
* NET UNSECURED CREDIT CARD C/Os	5,943,491	7,084,339	19.2	· · · · · · · · · · · · · · · · · · ·	50.6	16,897,438	58.4	7,854,492	-7.0
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12	14.8		43.6	4.70	54.1	4.33	-8.0
* All Other Loans Charged Off	28,178,707	32,801,052	16.4		21.2	45,225,559	13.7	20,836,113	-7.9
* All Other Loans Recovered	5,874,375		-2.0		7.2	6,139,287	-0.5	3,406,671	11.0
* NET ALL OTHER LOAN C/Os	22,304,332	27,043,541	21.2	· · · · · · · · · · · · · · · · · · ·	24.2	39,086,272	-0.5 16.4	17,429,442	-10.8
** Net Charge Offs - All Other Loans / Avg All Other Loans	22,304,332	27,043,541	24.3	· · · · · · · · · · · · · · · · · · ·	25.1	39,086,272	14.3	17,429,442	-10.8
* Total 1st Mortgage RE Loan/LOCs Charged Off	319,695	825,538	158.2		10.4	1,888,105	107.2	1,295,145	37.2
* Total 1st Mortgage RE Loans/LOCs Recovered	6,622	505,399		,	-98.3	34,082	292.1	39,229	130.2
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	313,073	320,139	2.3		181.9	1,854,023	105.5	1,255,916	35.5
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	313,073	320,139	2.0	902,418	161.9	1,004,023	105.5	1,255,916	33.0
/ Avg 1st Mortgage RE Loans/LOCs	0.02	0.02	-3.8	0.05	156.3	0.10	92.4	0.13	32.0
* Total Other RE Loans/LOCs Charged Off	1,362,925	1,941,497	42.5		51.6	7,658,514	160.2	3,292,528	-14.0
* Total Other RE Loans/LOCs Recovered	173,794	166,678	-4.1		6.2	272,359	53.9	169,351	24.4
* NET OTHER RE LOANS/LOCs C/Os	1,189,131	1,774,819	49.3	<u>'</u>	55.8	7,386,155	167.1	3,123,177	-15.4
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE	1,100,101	1,771,010	10.0	2,700,700	00.0	7,000,100	107.11	0,120,177	10.
Loans/LOCs	0.15	0.21	43.7	0.31	47.4	0.80	158.4	0.68	-14.2
* Total Real Estate Loans Charged Off	1,682,620	2,767,035	64.4		39.3	9,546,619	147.7	4,587,673	-3.9
* Total Real Estate Lns Recovered	180,416	672,077	272.5	· · · · · · · · · · · · · · · · · · ·	-72.4	306,441	65.0	208,580	36.1
* NET Total Real Estate Loan C/Os	1,502,204	2,094,958	39.5	· · · · · · · · · · · · · · · · · · ·	75.1	9,240,178	151.9	4,379,093	-5.2
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.06	0.09	32.3		61.4	0.33	138.5	0.31	-6.4
*Total Modified 1st & Other Real Estate Lns Charged Off	N/A	N/A		0		68,856	N/A	242,758	605.1
*Total Modified 1st and Other Real Estate Lns Recovered	N/A	N/A		0		0	N/A	0	N/A
*NET Modified Real Estate C/Os	N/A	N/A		0		68,856	N/A	242,758	605.1
** Net Charge Offs - Total Modified RE Loans									
/ Avg Total Modified RE Loans	N/A	N/A		N/A		0.27		0.96	251.7
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	1,165	1,680	44.2	2,434	44.9	3,738	53.6	1,838	-50.8
Number of Members Who Filed Chapter 13 YTD	881	1,039	17.9	· · · · · · · · · · · · · · · · · · ·	67.3	1,987	14.3	1,038	-47.8
Number of Members Who Filed Chapter 11 YTD	5	1	-80.0		0.0	1	0.0	2	100.0
Total Number of Members Bankrupt	2,051	2,720	32.6	4,173	53.4	5,726	37.2	2,878	-49.7
Total Large Outries II. O. H. et D. J. et G. T. et al.									
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	19,733,893	28,827,303	46.1	, , -	55.7	66,200,303	47.4	33,459,157	-49.5
* All Loans Charged Off due to Bankruptcy YTD	10,487,328	8,563,400	-18.3		42.7	16,268,860	33.1	8,051,476	-1.0
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.46	-31.8	21.92	12.6	22.33	1.9	23.63	5.8
LOAN MODIFICATIONS OUTSTANDING									
Modified Other RF Leans	N/A	N/A		5,844,150		40,564,003	594.1	49,937,778	23.1
Modified Other RE Loans	N/A	N/A		423,570		3,707,298	775.3	7,109,131	91.8
Total Modified First and Other RE Loans	N/A	N/A		6,267,720		44,271,301	606.3	57,046,909	28.9
Modified RE Loans Also Reported as Business Loans	N/A	N/A		0		2,655,818	N/A	2,494,070	-6.1
Modified Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		28,442,737	
Modified Business Loans (Not Secured by RE) TOTAL Modified First RE, Other RE, Consumer,	N/A	N/A		N/A		N/A		14,109	
and Business Loans	K1/A	K1/A		N1/A		NI/A		0E E00 7EE	
Total Modified Loans to Total Loans	N/A	N/A N/A		N/A N/A		N/A N/A		85,503,755	
Total Modified Loans to Net Worth	N/A N/A	N/A N/A		N/A N/A		N/A N/A		1.42 8.76	
	IN/A	IN/A		IN/A		IN/A		0.70	
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December =	1 (or no annualizing)								

	Ir	ndirect and Participation	on Lendii	na					
Return to cover		For Charter :							
09/01/2010		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	602,740,950	639,876,146	6.2	700,476,136	9.5	668,444,014	-4.6	603,984,408	-9.6
Indirect Loans - Outsourced Lending Relationship	458,002,070	396,860,957	-13.3	387,062,040	-2.5	505,613,075	30.6	490,561,822	-3.0
Total Outstanding Indirect Loans	1,060,743,020	1,036,737,103	-2.3	1,087,538,176	4.9	1,174,057,089	8.0	1,094,546,230	-6.8
%Indirect Loans Outstanding / Total Loans	19.08	18.32	-4.0	18.24	-0.4	19.32	5.9	18.15	-6.1
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	22,612,151	23,373,585	3.4	26,565,230	13.7	34,044,274	28.2	27,773,361	-18.4
2 to < 6 Months Delinquent	9,028,061				9.5		8.8	9,825,180	
6 to 12 Months Delinquent	2,227,508		-21.9		32.4	3,160,767	37.2	2,417,289	-23.5
12 Months & Over Delinquent	1,179,962				-27.4	289,925	-22.7	863,037	197.7
Total Del Indirect Lns (2 or more Mo)	12,435,531				11.1	16,561,293	12.5	13,105,506	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.17				5.9		4.2	1.20	
LOAN LOSSES - INDIRECT LENDING	1.17	1.20	3.1	1.55	0.0	1.41	1.2	1.20	10.1
* Indirect Loans Charged Off	9,071,653	13,049,602	43.9	15,395,037	18.0	14,105,564	-8.4	7,923,886	12.4
* Indirect Loans Recovered	1,457,554				-8.4	· · · · · ·	-0.4 -9.1	926,667	8.6
* NET INDIRECT LOAN C/Os	7,614,099		40.7		22.9	12,398,788	-8.3	6,997,219	+
***%Net Charge Offs - Indirect Loans / Avg Indirect Loans									
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	0.77	1.05	36.5	1.27	21.3	1.10	-13.8	1.23	12.5
+ CU Portion of Part. Lns Interests Retained):									1
Consumer	N/A	N/A		N/A		12.026.471		12 020 600	0.0
Real Estate						12,936,471		12,830,689	
	N/A			N/A		22,411,030		21,235,556	1
Member Business Loans (excluding C&D)	N/A			N/A		6,858,706		14,415,297	110.2
Non-Member Business Loans (excluding C&D)	N/A			N/A		5,510,129		14,729,062	
Commercial Construction & Development	N/A			N/A		0		0	N/A
Loan Pools	N/A			N/A		65,749,360		73,337,943	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	73,125,536				29.5	113,465,696	59.6	136,548,547	20.3
%Participation Loans Outstanding / Total Loans	1.32				22.9		56.6	2.26	21.3
* Participation Loans Purchased YTD	7,681,961	17,406,056	126.6	38,506,117	121.2	65,605,605	70.4	39,298,538	19.8
%Participation Loans Purchased YTD									1
/ Total Loans Granted YTD	0.34	0.78	129.5	1.64	110.4	2.28	38.6	3.47	52.0
PARTICIPATION LOANS SOLD:									ļ
Participation Loan Interests Sold AND/OR Serviced									1
(Participants' Balance Outstanding)	N/A			N/A		17,204,692		17,916,699	
Participation Loan Interests - Amount Retained (Outstanding)	N/A			N/A		7,657,368		9,021,005	
* Participation Loans Sold YTD	836,776				2.2	8,013,833	77.6	2,359,313	-41.1
** %Participation Loans Sold YTD / Total Assets	0.01	0.06	416.4	0.05	-4.5	0.08	59.1	0.05	-42.3
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	5,210,264	210,700	-96.0	1,391,225	560.3	0	-100.0	26,391,918	N/A
%Loans Purchased From Other Financial Institutions YTD									1
/ Loans Granted YTD	0.23	0.01	-95.9	0.06	528.0	0.00	-100.0	2.33	N/A
*Loans, Excluding RE, Sold in Full YTD	N/A	. 0		0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING									
1 to < 2 Months Delinquent	2,312,590	1,022,532		,	-12.4	1,221,925	36.5	613,168	-49.8
2 to < 6 Months Delinquent	2,157,036	1,058,798	-50.9	571,529	-46.0	493,180	-13.7	705,176	43.0
6 to 12 Months Delinquent	1,536,302	575,106	-62.6	225,495	-60.8	103,761	-54.0	89,147	-14.1
12 Months & Over Delinquent	1,769,177				-56.9	19,038	-95.2	8,621	-54.7
Total Del Participation Lns (2 or more Mo)	5,462,515	2,558,940	-53.2	1,195,850	-53.3	615,979	-48.5	802,944	30.4
%Participation Loans Delinquent > 2 Mo	•					•		•	
/ Total Participation Loans	7.47	4.66	-37.6	1.68	-63.9	0.54	-67.7	0.59	8.3
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,879,796	2,272,931	20.9	1,367,639	-39.8	1,495,678	9.4	561,477	-24.9
* Participation Loans Recovered	131,303				59.6		-36.0	121,856	
* NET PARTICIPATION LOAN C/Os	1,748,493			· · · · · · · · · · · · · · · · · · ·	-53.1	1,222,330	29.9	439,621	-28.1
***%Net Charge Offs - Participation Loans	,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		113,220	- 2-13	,,	7.0	,	
/ Avg Participation Loans	2.05	3.13	52.5	1.49	-52.3	1.32	-11.3	0.70	-46.9
*Amounts are year-to-date while the related %change ratios are annualize									
** Annualization factor: March = 4; June = 2; September =4/3; December =									
# Means the number is too large to display in the cell	,								
							9	. IndirectAndParticipa	ationLns
		1		1					

Г		Real Estate Loan Info	rmation	1					
Return to cover		For Charter :		•					
09/01/2010		Count of CU:	_						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	ΔII * Stat	e – 'MO' * Type Includ	led: Fede	rally Insured State Cu	edit
Tool Gloup.	Count	of CU in Peer Group :		Mation Teer Group.	All Otal	e = MO Type morac	ica. i cac	rany insured state of	Cuit
	Count	- Commetter Group:	IVA						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
REAL ESTATE LOANS OUTSTANDING:					,,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,, on 9		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
First Mortgages									
Fixed Rate > 15 years	646,299,359	728,616,246	12.7	876,778,932	20.3	915,352,026	4.4	923,918,458	0.9
Fixed Rate 15 years or less	358,930,015		-9.4		l	354,062,465	2.8	356,824,645	
Other Fixed Rate	740,078		65.3	, ,	46.7	8,633,472		9,681,060	
Total Fixed Rate First Mortgages	1,005,969,452		4.9			1,278,047,963		1,290,424,163	
Balloon/Hybrid > 5 years	43,324,528		-2.4			37,772,245		38,448,233	
Balloon/Hybrid 5 years or less	385,818,391		-7.4	· · · · ·		437,306,584	-8.2	510,898,128	
Total Balloon/Hybrid First Mortgages	429,142,919		-6.9			475,078,829	-9.4	549,346,361	15.6
Adjustable Rate First Mtgs 1 year or less	56,663,020		-8.7			47,390,609	-21.9	51,733,190	
Adjustable Rate First Mtgs >1 year	55,451,484		142.7	· · · · · · · · · · · · · · · · · · ·		77,690,386		72,983,127	
Total Adjustable First Mortgages	112,114,504		66.2			125,080,995		124,716,317	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,547,226,875		6.0	· · · · · · · · · · · · · · · · · · ·		1,878,207,787	0.7	1,964,486,841	
Other Real Estate Loans	.,,,	1,2.0,000,000	3.0	1,300,210,120	. 5	.,,_0,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	J.,	.,,	
Closed End Fixed Rate	267,360,684	309,007,095	15.6	390,939,815	26.5	379,013,798	-3.1	333,369,034	-12.0
Closed End Adjustable Rate	2,860,656		1.7			9,889,243	8.2	10,268,085	
Open End Adjustable Rate (HELOC)	518,156,382	, ,	-8.3	· · · · · · · · · · · · · · · · · · ·		509,653,731	5.7	520,061,730	
Open End Fixed Rate	36,882,185				-52.7	32,984,778		30,770,575	
TOTAL OTHER REAL ESTATE OUTSTANDING	825,259,907		5.6	· · · · · · · · · · · · · · · · · · ·		931,541,550	1.1	894,469,424	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,372,486,782		5.9			2,809,749,337	0.8	2,858,956,265	
RE LOAN SUMMARY (FIX, ADJ):	2,072,100,702	2,011,000,100	0.0	2,101,000,011	11.0	2,000,110,001	0.0	2,000,000,200	
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,049,293,980	1,097,182,105	4.6	1,271,217,121	15.9	1,315,820,208	3.5	1,328,872,396	1.0
Other RE Fixed Rate	304,242,869		29.2	· · · · · · · · · · · · · · · · · · ·		411,998,576		364,139,609	
Total Fixed Rate RE Outstanding	1,353,536,849		10.1			1,727,818,784	1.5	1,693,012,005	
%(Total Fixed Rate RE/Total Assets)	17.37		7.7			18.16		17.43	
%(Total Fixed Rate RE/Total Loans)	24.35		8.1			28.43		28.07	
/b(Total Fixed Rate RE/Total Edalis)	24.55	20.33	0.1	20.34	0.4	20.43	-0.4	20.07	-1.5
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	497,932,895	543,426,248	9.1	594,023,607	9.3	562,387,579	-5.3	635,614,445	13.0
Other RE Adj Rate	521,017,038		-8.2			519,542,974	5.8	530,329,815	
Total Adj Rate RE Outstanding	1,018,949,933							1,165,944,260	
Total Adjitate NE Outstanding	1,010,949,900	1,021,714,303	0.0	1,000,170,014	0.2	1,001,300,333	-0.5	1,100,044,200	7.0
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	N/A	28,226,639		38,270,520	35.6	33,638,635	-12.1	31,061,558	-7.7
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A			0.45		0.35		0.32	
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A			4.09		3.51	-14.3	3.18	
Outstanding Interest Only & Payment Option Other RE	11/71	3.00		4.03	33.0	3.31	-14.5	3.10	-3.0
/ LOCs Loans	N/A	N/A		N/A		16,115,812		17,549,338	8.9
Outstanding Residential Construction (Excluding Business	14/7	14/71		14/71		10,110,012		17,010,000	0.0
Purpose Loans)	N/A	15,922,844		16,650,145	4.6	7,986,638	-52.0	4,270,596	-46.5
Allowance for Loan Losses on all RE Loans	3,615,370		-25.2			8,819,941	34.2	10,199,297	
* REAL ESTATE LOANS - AMOUNT GRANTED:	-,,	,: :=,:0:		-,,		-77		-,,	
* First Mortgages				1					
* Fixed Rate > 15 years	250,041,643	263,910,463	5.5	330,942,555	25.4	719,039,640	117.3	194,538,048	-45.9
* Fixed Rate 15 years or less	65,620,407		4.4		69.4	327,038,385	181.8	103,504,795	
* Other Fixed Rate	610,203				28.5	6,568,486		1,619,236	
* Total Fixed Rate First Mortgages	316,272,253		5.3	· · · · · · · · · · · · · · · · · · ·		1,052,646,511	135.0	299,662,079	
* Balloon/Hybrid > 5 years	8,583,460					11,631,771	11.1	3,272,470	+
* Balloon/Hybrid 5 years or less	113,538,538		2.9			103,945,738		47,113,149	
* Total Balloon/Hybrid First Mortgages	122,121,998		5.6			115,577,509		50,385,619	
* Adjustable Rate First Mtgs 1 year or less	11,763,458		-6.2			10,186,921	-53.7	6,224,696	
* Adjustable Rate First Mtgs >1 year	11,125,017		66.7			8,723,898		10,520,294	
* Total Adjustable First Mortgages	22,888,475		29.2	· · · · · · · · · · · · · · · · · · ·	37.3	18,910,819		16,744,990	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	461,282,726		6.6					366,792,688	
* Amounts are year-to-date while the related %change ratios are annualized		121,001,000	5.0	222,000,000		.,,,,	20.0	222,. 32,300	30.2
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" mound the number to too range to display in the cell									
								40.5	ELoans 1
				1				10. F	∟∟∪ans 1

Closed End Applicable Rate		For Charter :	NI/A		+				
CU Name NA			IN/A	,	1				
Property Colors Property Pr									
Contract Claim Post Protection									<u> </u>
Dec-2006 Dec-2007 Cells Dec-2006 Cells Dec-2006 Cells Dec-2006 Cells Dec-2006 Cells Dec-2006 Cells				Nation * Peer Group:	All * State	= 'MO' * Type Include	ed: Feder	ally Insured State Cre	dit
**************************************	Count	of CU in Peer Group :	N/A						

Course End Former Name	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
Closed Field Appendix Role									
Cope In Chapter Selection 120,006,100 120,006,700									_
Committed Feet and Other 20,105,700 46,902,443 1473 13,525,400 72,3 4,905,001 40,1 1805,001 70,1 1707LA (PHER REAL ESTATE (RANTED 29,675,444 27,500,744 19,500,									
**TOTAL CHIEF REAL ESTATE GAMATED									_
TOTAL RE PIRST AND OTHER DISANTED									
Microsoft Review Review Comment VTD 2141 73.05 7.6 29.07 3.40 4.9 7.6 29.04 7.7 29.07									_
RE LOAMS SOLOWSERVICED 186.491,379 196.909 256 5.8 151.794.903 3.8 667.296.300 352.2 208.393.875 3.9 79.775 Morting and Extraction Study First Morting and Extraction Stu									
From Morgan Rel Lorens Good 148-491,370 32-19 32	21.41	23.05	7.6	25.82	12.0	40.17	55.6	29.04	-27.7
Mymort May Et Lumas Sciel First May RE Lumas Generated 3-2.19 3-6.40 1-1.0 2-3.04 1-1.0 5-7.69 1-2.2 5-9.69									
AMI of Montgage Servicing Rights	148,491,379					687,269,308		208,939,579	-39.2
Obstanding RE Loanes Sold Bill Serviced \$52,053,245 \$98,081,331 6.7 \$01,000,005 7.7 \$1,015,200,810 6.0 \$1,217,105,331 2.7						57.89	142.3	56.96	
**Mortgrages Servicing Egylass / Net Worthol)	3,019,052			2,430,031		6,706,113	176.0	6,914,230	-
MISC. RE LOAN INFORMATION 1 (030,613,697) 1 (035,690,976) 0.2 1,103,542,00 6 1,1055,073,06 7.1 1,130,744,10 7.2 RE Luss also Morn. Bus. Lus 3,1,185,41 62,546,603 10.0 5 96,079,70 5 4 6 153,542,076 5 8.0 104,745,401 2 REVENSE MORTAGES Februally heaved Home Equity Conversion Mortgage (HECM) NA	532,653,243	568,081,331	6.7	612,050,055	7.7	1,015,259,481	65.9	1,271,765,331	25.3
STERRING (STAYS) R.E. Lann (Exc. MBL)	0.33	0.30	-9.8	0.26	-12.9	0.70	169.0	0.71	1.3
RE Lina Biol Mem. Biol. Lina 31,106,411 62,2456,88 10.0 96,879,70 54 153,542,678 88.8 191,745,461 22,652,683 10.0									
REVERSE MORTGAGES Footbally Insured from: Equity Conversion Mortgage (FIECN) NA	1,033,613,597	1,035,560,975		1,135,384,238		1,055,073,936	-7.1	1,130,794,210	-
February Instruct Home Equity Corroration Mortgage HECM N/A	31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	184,745,461	20.3
Proprietary Reverse Morgage Products									
Total Reverse Mortgages	N/A	N/A		N/A		0		0	N/A
RE LOAM MODIFICATIONS OUTSTANDING Middle First Morpage RE Loans NA NA NA 423,570 3,777,289 775,3 7,109,131 1071 Modified First Morpage RE Loans NA NA NA 423,570 3,777,289 775,3 7,109,131 1071 Modified First Morpage RE Loans NA NA NA 6,207,70 4,427,130 108,500 Modified RE Loans Also Reported as Business Loans NA NA NA 6,007,70 4,277,500 Modified RE Loans Also Reported as Business Loans NA NA NA 6,007,70 108,500 Modified RE Loans Also Reported as Business Loans NA NA NA 6,007,70 108,500 Modified RE Loans Also Reported as Business Loans NA NA NA 6,000 108,500 Modified RE Loans Also Reported as Business Loans NA NA NA 6,007,70 108,500 Modified RE Loans Also Reported as Business Loans NA NA NA 6,007,70 108,500 Modified RE Loans Also Reported as Business Loans NA NA NA 6,007,70 108,500 Modified RE Loans Also Reported As Business Loans NA NA NA 6,000 108,500 Modified RE Loans Also Reported As Business Loans NA NA NA 6,000 108,500 Modified RE Loans Also Reported As Business Loans NA NA NA 6,000 108,500 Modified RE Loans Also Reported As Business Loans NA NA NA 6,000 108,500 108	N/A	N/A		N/A		0		0	N/A
Medified First Mortgage RE Loans	N/A	N/A		N/A		0		0	N/A
Modified Other RE Loans									
Modified Other REL Loans NA NA 423,870 3,707,288 77,53 7,109,131 57,000 52,	N/A	N/A		5,844,150		40,564,003	594.1	49,937,778	23.1
Total Modified First and Other RE Loans N/A N/A 0, 2677/20 44,271,301 606.3 57,046,909 2,000	N/A	N/A					775.3		
Modified RE Loans Also Reported as Business Loans NA NA NA NA NA NA NA N	N/A	N/A							
DELINOUENT REL LOANS > 2 MOS									
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		-				,,-		, - ,	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	1.838.010	3.336.240	81.5	7.965.996	138.8	21.022.510	163.9	17.851.034	-15.1
Other R.E. Fixed Rate									
Debt RE _Adj, Rate 2,000,001									
TOTAL DEL R.E. > 2 MOS DEL NOURT 1 TO < 2 MOS DEL NOURT 2 TO <									_
DELINOUENT 1TO < 2 MOS								· · ·	
First Mortgage	0,100,000	0,110,002	01.0	10,120,100	170.0	00,007,002	07.2	30,010,010	
Chiner	14 498 503	20 107 022	38.7	31 665 013	57.5	44 516 797	40.6	28 900 711	-35.1
Total Del R.E. 1 to < 2 Mos									
Total Del R.E. Loans > 1 Mos 24,435,352 32,770,622 34.1 57,753,603 76.2 88,671,903 53.5 72,205,374 -18									_
RE LOAN DELINQUENCY RATIOS % R.E. Loans dg > 1 Mos 1.03 2.67 5.88 3.16 5.23 2.55 2.55 2.67 8.78. E. Loans dg > 2 Mos N.E. Loan									-
% R.E. Loans dq > 1 Mos	24,400,002	02,110,022	04.1	01,100,000	70.2	00,071,000	00.0	12,200,014	10.0
% R.E. Loans dq > 2 Mos REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS Modified First Mortgage RE Loans > 2 Mo Del N/A N/A N/A N/A N/A N/A N/A N/	1.03	1 30	26.7	2.07	58.8	3 16	52.3	2 53	3 -20.0
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS Modified First Mortgage RE Loans > 2 Mo Del N/A N/A 1,061,655 6,763,787 537.1 5,806,715 -14 1,061,655 1,763,771 N/A 257,611 -5,665,771 N/A 257,611 -5,665,771 N/A 257,611 -5,665,771 N/A 257,611 -5,665,771 N/A 257,611 -5,671 -5									-
Modified First Mortgage RE Loans > 2 Mo Del	0.22	0.21	27.2	0.07	143.0	1.20	00.7	1.10	-7.0
Modified Other RE Loans > 2 Mo Del	NI/A	NI/A		1 061 655		6 762 979	527.1	5 906 715	5 -14.2
Total Modified First and Other RE Loans > 2 Mo Del \(\) Total Modified St and Other RE > 2 Mo Del \(\) Total Modified St and Other RE > 2 Mo Del \(\) Total Modified St and Other RE > 2 Mo Del \(\) Total Modified St and Other RE \(\) 2 Mo Del \(\) Modified RE Loans Also Reported as \(\) Business Loans > 2 Mo Del \(\) Modified RE Loans Also Reported as \(\) Business Loans > 2 Mo Del \(\) Modified RE Loans Also Reported as \(\) Business Loans > 2 Mo Del \(\) Total Modified RE Loans Also Reported as Business Loans \(\) Business Loans > 2 Mo Del \(\) Total Modified RE Loans Also Reported as Business Loans \(\) Business Loans > 2 Mo Del \(\) Total Modified RE Loans Also Reported as Business Loans \(\) REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: \(\) Total 1st Mortgage Lns Charged Off \(\) State Mortgage Lns Recovered \(\) 6,622 \(\) 505,399 \(\) 7,532.1 \(\) 8,693 \(\) 99.3 \(\) 34,082 \(\) 292.1 \(\) 39,229 \(\) 13 \(\) NET 1st Mortgage Lns Recovered \(\) Modified RE Lns also Reported as Business Loans \(\) Modified RE Lns also Reported as Business Loans \(\) N/A \(\) 0.00 \(\) 49.61 \(\) N/A \(\) 27.76 \(\) 44. \(\) Total 1st Mortgage Lns Charged Off \(\) Total 1st Mortgage Lns Recovered \(\) 6,622 \(\) 505,399 \(\) 7,532.1 \(\) 8,693 \(\) 99.3 \(\) 34,082 \(\) 292.1 \(\) 39,229 \(\) 13 \(\) N/A \(\) N/A \(\) N/A \(\) 10.5 \(\) 1,255,916 \(\) 1,255,9									
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE > 2 Mo Del / Total Modified RE Loans Also Reported as Business Loans > 2 Mo Del Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans N/A N/A N/A N/A N/A N/A N/A N/				•					_
Total Modified Ist and Other RE	IN/A	IN/A		1,001,000		1,092,1092	J3J.4	0,004,320	-17.0
Modified RE Loans Also Reported as Business Loans > 2 Mo Del N/A N/A N/A N/A 0 1,317,485 N/A 692,385 -43 % Modified RE Lns also Reported as Business Loans S Dusiness Loans S 2 Mo Del / Total Modified RE Lns also Reported as Business Loans N/A N/A N/A 0.00 49.61 N/A 27.76 -44 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: STOTAL 1st Mortgage Lns Charged Off 319,695 825,538 158.2 911,111 10.4 1,888,105 107.2 1,295,145 33 * Total 1st Mortgage Lns Recovered 6,622 505,399 7,532.1 8,693 -98.3 34,082 292.1 39,229 13 * NET 1st MORTGAGE LN C/Os 313,073 320,139 2.3 902,418 181.9 1,854,023 10.55 1,255,916 33 **Net Charge Offs - 1st Mortgage Loans 0.02 -3.8 0.05 156.3 0.10 92.4 0.13 32 32 902,418 181.9 1,854,023 105.5 1,255,916 33 33 34,082 29.1 39,229 </td <td>N/A</td> <td>N/A</td> <td></td> <td>16.94</td> <td></td> <td>16.63</td> <td>-1.8</td> <td>10.63</td> <td>-36.1</td>	N/A	N/A		16.94		16.63	-1.8	10.63	-36.1
Business Loans > 2 Mo Del	13/73	1 4/7 (10.01		10.50			
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans N/A N/A N/A N/A N/A N/A N/A N/	N/A	N/A		0		1,317.485	N/A	692.385	-47.4
Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans N/A REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Recovered \$150,539 \$158.2 \$158.2 \$11,111 \$10.4 \$1,888,105 \$107.2 \$1,295,145 \$31 \$31,295,145 \$31 \$320,139 \$2.3 \$902,418 \$18.9 \$1,854,023 \$10.5 \$1,854,023 \$10.5 \$1,255,916 \$31 \$320,139 \$320,130 \$320,139 \$, ,		,	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off 319,695 825,538 158.2 911,111 10.4 1,888,105 107.2 1,295,145 37 101 1st Mortgage Lns Recovered 6,622 505,399 7,532.1 8,693 -98.3 34,082 292.1 39,229 130 130 130 130 130 130 130 130 130 130									
* Total 1st Mortgage Lns Charged Off 319,695 825,538 158.2 911,111 10.4 1,888,105 107.2 1,295,145 33 * Total 1st Mortgage Lns Recovered 6,622 505,399 7,532.1 8,693 -98.3 34,082 292.1 39,229 130 * NET 1st MORTGAGE LN C/Os 313,073 320,139 2.3 902,418 181.9 1,854,023 105.5 1,255,916 35 *** Net Charge Offs - 1st Mortgage Loans	N/A	N/A		0.00		49.61	N/A	27.76	-44.0
* Total 1st Mortgage Lns Charged Off 319,695 825,538 158.2 911,111 10.4 1,888,105 107.2 1,295,145 33 * Total 1st Mortgage Lns Recovered 6,622 505,399 7,532.1 8,693 -98.3 34,082 292.1 39,229 130 * NET 1st MORTGAGE LN C/Os 313,073 320,139 2.3 902,418 181.9 1,854,023 105.5 1,255,916 35 *** Net Charge Offs - 1st Mortgage Loans				-					
* Total 1st Mortgage Lns Recovered 6,622 505,399 7,532.1 8,693 -98.3 34,082 292.1 39,229 130 * NET 1st MORTGAGE LN C/Os 313,073 320,139 2.3 902,418 181.9 1,854,023 105.5 1,255,916 38 ** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans * Total Other RE Lns Charged Off 1,362,925 1,941,497 42.5 2,942,753 51.6 7,658,514 160.2 3,292,528 -14 * Total Other RE Lns Recovered 1,189,131 1,774,819 49.3 2,765,759 55.8 7,386,155 167.1 3,123,177 -15 **Net Charge Offs Other RE Loans / Avg Other RE Loans * Amounts are year-to-date and the related % change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	319,695	825,538	158.2	911,111	10.4	1,888,105	107.2	1,295,145	37.2
*NET 1st MORTGAGE LN C/OS *NET 1st MORTGAGE LN C/OS 313,073 320,139 2.3 902,418 181.9 1,854,023 105.5 1,255,916 35.6 **Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans **Total Other RE Lns Charged Off *Total Other RE Lns Recovered **NET OTHER RE LN C/Os *NET OTHER RE LN C/Os **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.15 1,362,925 1,941,497 42.5 2,942,753 51.6 7,658,514 160.2 3,292,528 -14 176,994 6.2 272,359 53.9 169,351 24 **Net Charge Offs Other RE Loans / Avg Other RE Loans 1,189,131 1,774,819 49.3 2,765,759 55.8 7,386,155 167.1 3,123,177 -15 **Net Charge Offs Other RE Loans / Avg Other RE Loans **Amounts are year-to-date and the related % change ratios are annualized. **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
** Net Charge Offs - 1st Mortgage Loans Avg 1st Mortgage Loans 0.02 0.02 -3.8 0.05 156.3 0.10 92.4 0.13 3.2 * Total Other RE Lns Charged Off 1,362,925 1,941,497 42.5 2,942,753 51.6 7,658,514 160.2 3,292,528 -14 * Total Other RE Lns Recovered 173,794 166,678 -4.1 176,994 6.2 272,359 53.9 169,351 24 * NET OTHER RE LN C/Os 1,189,131 1,774,819 49.3 2,765,759 55.8 7,386,155 167.1 3,123,177 -15 * *Net Charge Offs Other RE Loans / Avg Other RE Loans 0.15 0.21 43.7 0.31 47.4 0.80 158.4 0.68 -14 * Amounts are year-to-date and the related % change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)				·			l		
/ Avg 1st Mortgage Loans 0.02 0.02 -3.8 0.05 156.3 0.10 92.4 0.13 32 * Total Other RE Lns Charged Off 1,362,925 1,941,497 42.5 2,942,753 51.6 7,658,514 160.2 3,292,528 -14 * Total Other RE Lns Recovered 173,794 166,678 -4.1 176,994 6.2 272,359 53.9 169,351 24 * NET OTHER RE LN C/Os 1,189,131 1,774,819 49.3 2,765,759 55.8 7,386,155 167.1 3,123,177 -15 **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.15 0.21 43.7 0.31 47.4 0.80 158.4 0.68 -14 * Amounts are year-to-date and the related % change ratios are annualized. ** ** 0.21 43.7 0.31 47.4 0.80 158.4 0.68 -14 ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) ** ** 0.5 0.5 0.5 0.5 0.5 0.5 0.5 <td< td=""><td></td><td>,</td><td></td><td></td><td>-</td><td>, ,</td><td></td><td>,,</td><td></td></td<>		,			-	, ,		,,	
* Total Other RE Lns Charged Off 1,362,925 1,941,497 42.5 2,942,753 51.6 7,658,514 160.2 3,292,528 -14	0.02	0.02	-3.8	0.05	156.3	0.10	92.4	0.13	32.0
* Total Other RE Lns Recovered 173,794 166,678 -4.1 176,994 6.2 272,359 53.9 169,351 24 NET OTHER RE LN C/Os 1,189,131 1,774,819 49.3 2,765,759 55.8 7,386,155 167.1 3,123,177 -15 **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.15 0.21 43.7 0.31 47.4 0.80 158.4 0.68 -14 *Amounts are year-to-date and the related % change ratios are annualized. * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	1,362,925	1,941,497	42.5			7,658,514	160.2	3,292,528	_
* NET OTHER RE LN C/Os 1,189,131 1,774,819 49.3 2,765,759 55.8 7,386,155 167.1 3,123,177 -15									_
**Net Charge Offs Other RE Loans / Avg Other RE Loans Output									
* Amounts are year-to-date and the related % change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	•	5.21				3.30	22	2.00	
									1
	,								_
									
		Dec-2006 137,845,212 1,130,975 128,406,490 20,135,769 287,518,446 748,801,172 21.41 148,491,379 32.19 3,019,052 532,653,243 0.33 1,033,613,597 31,195,414 N/A N/A N/A N/A N/A N/A N/A 1,838,010 468,071 757,548 2,090,001 5,153,630 14,498,503 4,783,219 19,281,722 24,435,352 1.03 0.22 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	Criteria : Count of CU in Peer Group :	Count of CU in Peer Group: N/A	Count of CU in Peer Group: NA	Criteria : Region: Nation * Peer Group. All * State	Count of CU in Peer Group: NA State = MO' * Type Include	Critoria Region: Nation Peer Group: All State = 'MO' Type Included: Feder County IVA	Criteria Region Nation Peer Group: All State MO Type Included: Federally Insured State Criteria Count of Cul in Peer Group: MO Dec-2006 Dec-2007 Chip Dec-2006 Dec-2007 Chip Dec-2006 Dec-2007 Chip Dec-2006 Dec-2006 Dec-2007 Chip Dec-2006 Dec-2007 Chip Dec-2006 Dec-2007 Chip Dec-2006 Dec-2007 Dec-2006 De

	Me	mber Business Loan	Informati	on					
Return to cover	IMC	For Charter :	1	OII .					
09/01/2010		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Include	ed: Federally	Insured State Cre	dit
reer Gloup. IVA	Count			Mation Feet Group.	All State		eu. i euerany	ilisured State Cre	uit
	Count	of CU in Peer Group :	N/A						
BUSINESS LOANS	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
Member Business Loans (NMBLB) ¹	37,475,059	66,557,172	77.6	114,486,821	72.0	164,321,957	43.5	211,760,343	28.9
Purchased Business Loans or Participations to Nonmembers	2,517,274	14,024,848		14,348,837				30,960,669	
Total Business Loans (NMBLB) 1	39,992,333	80,582,020		128,835,658				242,721,012	
Unfunded Commitments ¹	3,380,213	7,196,221	112.9	3,909,216	-45.7	6,567,329	68.0	4,062,253	-38.1
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED									
COMMITMENTS ¹	36,612,120	73,385,799	100.4	124,926,442	70.2	177,863,081	42.4	238,658,759	34.2
%(Total Business Loans (NMBLB) Less Unfunded Commitments/									
Total Assets) 1	0.47	0.92	96.1	1.47	59.0	1.87	27.6	2.46	31.4
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding of Business Loans	502	850	69.3	1,071	26.0	1,264	18.0	1,338	5.9
Number of Outstanding Purchased Business Loans or	502	650	09.3	1,071	20.0	1,204	10.0	1,330	5.8
Participation Interests to Nonmembers	21	50	138.1	61	22.0	107	75.4	140	30.8
MISCELLANEOUS BUSINESS LOAN INFORMATION	21	50	130.1	01	22.0	107	75.4	140	30.0
Construction and Development (NMBLB) 1	1,758,215	4,564,040	1	3,640,995	1	, ,		5,556,564	1
Number of Outstanding Construction and Development Loans	9	30	233.3	33	10.0	4	-87.9	7	75.0
Unsecured Business Loans ¹	784,276	1,494,599	90.6	532,062	-64.4	957,609	80.0	646,624	-32.5
Number of Outstanding Unsecured Business Loans	63	313	396.8	243	-22.4	233	-4.1	218	-6.4
Purchased or Participation Interest to Members (NMBLB) ¹	0	0	N/A	0	N/A	49,603	N/A	4,381,524	8.733.2
Number of Outstanding Purchased Business Loans or		-	,	-	,	,		1,001,001	
Participation Interests to Members	0	0	N/A	0	N/A	1	N/A	2	100.0
Agricultural Related (NMBLB) ¹	0	0		236,997		215,819		169,929	1
Number of Outstanding Agricultural Related Loans	0	0		230,997		· · · · · · · · · · · · · · · · · · ·		109,929	-16.7
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:								5	
* MBL (NMBLB) Granted YTD ¹	21,998,967	48,389,576		60,825,980		78,272,830	28.7	59,821,073	
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹ DELINQUENCY - MEMBER BUSINESS LOANS	865,574	3,318,902	283.4	2,700,795	-18.6	5,574,493	106.4	11,419,784	309.7
1 to < 2 Months Delinquent	203,677	1,088,831	434.6	2,053,040	88.6	3,100,458	51.0	5,231,246	68.7
2 to < 6 Months Delinquent	7,838	137,207	1,650.5	514,614	275.1	2,237,798	334.8	1,795,668	-19.8
6 to 12 Months Delinquent	0	0	N/A	249,075	N/A			42,767	
12 Months & Over Delinguent	0	0	N/A	0	N/A			236,990	
Total Del Loans - All Types (2 or more Mo)	7,838	137,207		763,689		,		2,075,425	+
MBL DELINQUENCY RATIOS	7,000	101,201	1,000.0	1 00,000	100.0	3,110,000	01110	2,010,120	00.0
% MBL > 1 Month Delinquent (All delinquency > 30 days)	0.58	1.67	189.2	2.25	35.0	3.67	62.6	3.06	-16.5
% MBL > 2 Months Delinquent (Reportable delinquency)	0.02	0.19		0.61				0.87	
	0.02	0.19	113.3	0.01	221.0	1.92	214.5	0.67	-54.0
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	0	7,519			5,650.4	1,476,780		524,551	1
*Total MBL Recoveries	0	0	N/A	0	N/A	10,338	N/A	9,439	82.6
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	184,745,461	20.3
* Business Loans and Participations Sold	1,199,974	3,236,300	169.7	2,025,113	-37.4	6,393,321	215.7	2,159,378	-32.4
SBA Loans Outstanding	846,420	2,132,907	152.0	2,839,923	33.1	5,709,286	101.0	5,820,479	1.9
Number of SBA Loans Outstanding	1	7	600.0	16				37	
RISK BASED NET WORTH (RBNW):	<u> </u>	<u> </u>				<u> </u>		<u> </u>	
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	54,202,872	80,590,271	48.7	129,839,038	61.1	190,616,040	46.8	243,624,309	27.8
Unfunded Commitments for Loans and Participation Interests	J 1 ,2U2,012	00,080,271	+0.7	123,003,000	01.1	130,010,040	40.0	240,024,309	21.0
Qualifying for RBNW (CUS >\$10m)	4,551,251	8,347,439		5,575,622				4,710,641	
RE Loans also Reported as Qualifying MBLS for RBNW	24,954,339	33,954,488	36.1	102,818,747	202.8	157,893,826	53.6	169,784,146	7.5
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;									
* Amounts are year-to-date and the related % change ratios are annualized.									
,									12. MBL:

	Inve	estments, Cash, & Cas		lents					
Return to cover		For Charter :	N/A						
09/01/2010		Count of CU :	128						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State =	'MO' * Type Include	d: Federall	y Insured State Cred	lit Union
	Count	of CU in Peer Group :	N/A						
		•							
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Cho
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS			/v vg		/c cg	200 2000	, a d.1.g		70 0119
SFAS 115 CLASS OF INVESTMENTS									
	32,059,604	38,983,786	21.6	13,693,151	-64.9	39,757,392	190.3	13,113,175	-67.0
Held to Maturity < 1 yr			1						
Held to Maturity 1-3 yrs	64,104,371					34,572,481	93.3	25,853,796	-25.2
Held to Maturity 3-5 yrs	27,858,997					131,324,782		127,799,376	-2.7
Held to Maturity 5-10 yrs	2,742,675					11,248,710		21,642,242	92.4
Held to Maturity 3-10 yrs	N/A		1	N/A		N/A		N/A	
Held to Maturity > 10 yrs	251,375					2,451,799	21.0	4,103,439	67.4
TOTAL HELD TO MATURITY	127,017,022	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	192,512,028	-12.2
Available for Sale < 1 yr	177,168,203	109,592,136	-38.1	111,908,859	2.1	115,176,671	2.9	189,689,066	64.7
Available for Sale 1-3 yrs	180,814,761	122,905,098	-32.0	182,492,272	48.5	305,200,288	67.2	483,971,393	58.6
Available for Sale 3-5 yrs	101,788,984	208,755,715	105.1	310,902,373	48.9	474,468,220	52.6	548,157,054	15.5
Available for Sale 5-10 yrs	24,432,842					69,743,941	8.7	123,458,313	77.0
Available for Sale 3-10 yrs	N/A			N/A		N/A		N/A	
Available for Sale > 10 yrs	4,520,240					11,231,163	-13.5	38,703,382	244.6
TOTAL AVAILABLE FOR SALE	488,725,030					975,820,283		1,383,979,208	41.8
TOTAL AVAILABLE FOR SALE	400,723,030	493,090,019	1.0	002,402,004	30.2	973,020,203	45.0	1,303,979,200	41.0
Trading < 1 year	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Trading 5-10 years	0	17,934,500	1			16,134,503		16,617,287	3.0
Trading 3-10 years	N/A		_	N/A		N/A		N/A	0.0
Trading > 10 years	0					0		0	N/A
TOTAL TRADING	0	_	1			16,134,503		16,617,287	3.0
TOTAL INABINO		17,554,500	14//	14,400,007	13.7	10,104,000	12.0	10,011,201	0.0
Other Investments < 1 yr	854,105,931	954,094,409	11.7	947,072,738	-0.7	1,228,954,217	29.8	1,062,188,517	-13.6
Other Investments 1-3 yrs	232,998,948					393,987,884		421,785,121	7.1
Other Investments 3-5 yrs	45,712,314		1			52,397,216		51,394,766	
Other Investments 5-3 yrs Other Investments 5-10 yrs	20,185,311		_			23,301,198		23,864,497	2.4
-									2.4
Other Investments 3-10 yrs	N/A			N/A		N/A		N/A	00.4
Other Investments > 10 yrs	25,800		_			542,646		669,783	23.4
TOTAL Other Investments	1,153,028,304	1,217,983,069	5.6	1,317,546,617	8.2	1,699,183,161	29.0	1,559,902,684	-8.2
MATURITIES:									
Total Investments < 1 yr	1,063,333,738	1,102,670,331	3.7	1,072,674,748	-2.7	1,383,888,280	29.0	1,264,990,758	-8.6
Total Investments 1-3 yrs	477,918,080		1			733,760,653		931,610,310	
Total Investments 3-5 yrs	175,360,295					658,190,218		727,351,196	10.5
Total Investments 5-10 yrs	47,360,828		_			120,428,352		185,582,339	54.1
Total Investments 3-10 yrs	N/A			N/A		N/A		N/A	0 1.
Total Investments > 10 yrs	4,797,415		1			14,225,608		43,476,604	205.6
Total	1,768,770,356	1,835,123,080	3.8	2,070,214,819	12.8	2,910,493,111	40.6	3,153,011,207	8.3
# Means the number is too large to display in the cell									
								13	. InvCash

		Other Investment Inf	ormation	1					
Return to cover		For Charter :	1						
09/01/2010		Count of CU:	128						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	= 'MO' * Type Includ	led: Fede	rally Insured State Cre	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
INVESTMENT SUMMARY:									
U.S. GOVERNMENT OBLIGATIONS	12,508,567	6,219,175	-50.3	9,908,860	59.3	36,312,842	266.5	87,940,148	142.2
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	. N/A	1	432,366,708		667,624,758	54.4	937,801,503	40.5
Agency/GSE Mortgage-Backed Securities	N/A	. N/A	1	265,958,806		413,225,224	55.4	505,923,217	22.4
TOTAL FEDERAL AGENCY SECURITIES	584,684,155	546,518,665	-6.5	698,325,514	27.8	1,080,849,982	54.8	1,443,724,720	33.6
Privately Issued Mortgage-Related Securities	N/A	N/A		12,917,274		10,014,077	-22.5	9,002,119	-10.1
Privately Issued Securities (FCUs only)	N/A		_	N/A			-	0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A			859,315		2,985,165		1,295,640	-56.6
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A			13,776,589		12,999,242			
	147		1	10,770,000		12,000,212	0.0	10,201,100	20.0
Mutual Funds	N/A	N/A		N/A		25,328,658		25,816,086	1.9
Common Trusts	N/A			N/A		5,763,533		1,592,954	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	23,822,699					31,092,191	9.1	27,409,040	
MORTGAGE RELATED SECURITIES:	23,022,098	31,001,931	30.4	20,491,120	-0.3	31,092,191	9.1	27,409,040	-11.0
Collateralized Mortgage Obligations	30,545,618	52,521,346	71.9	90,396,056	72.1	119,281,548	32.0	174,000,048	45.9
Commercial Mortgage Backed Securities				, ,	 		+	, ,	
OTHER INVESTMENT INFORMATION:	8,472,600	11,694,006	30.0	14,567,361	24.6	23,807,700	63.4	28,308,576	18.9
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas			NI/A	. 0	N/A	0	N/A	0	NI/A
Non-Mortgage Related Securities With Maturities > 3 Yrs	C	0	N/A	. 0	N/A	0	IN/A	0	N/A
Without Embedded Options or Complex Coupon Formulas			N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	(0			N/A	0			
Deposits/Shares per 703.12(b)	(-	-		N/A	0		0	
Market Value of Investments Purchased Under	C	0) IN/A	. 0	IN/A	0	IN/A	U	IN/A
Investment Pilot Program (703.19)			N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	1,769,674,743	1,836,942,090				2,881,314,361			
Investment Repurchase Agreements	128,598	, , ,				136,265		, , , ,	
Borrowing Repurchase Agreements Placed in Investments	120,590	494,472	204.5	550,996	11.4	130,200	-/5.3	130,473	0.2
for Positive Arbitrage			N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	400,092,014	375,894,940				433,986,036			
Cash on Deposit in Other Financial Institutions	64,812,011		-			204,170,412			
CUSO INFORMATION	04,012,011	49,193,129	-24.1	132,022,900	100.4	204,170,412	34.0	201,904,040	30.1
Value of Investments in CUSO	12.266.662	14 626 065	9.5	15 120 267	2.4	17 450 100	15.0	15 406 400	-11.6
CUSO loans	13,366,663					17,452,133			
	1,568,632		+			306,659			
Aggregate cash outlays in CUSO	6,253,178	4,721,346	-24.5	3,847,806	-18.5	7,140,660	85.6	6,903,998	-3.3
WHOLLY OWNED CUSO INFORMATION	21/0	11/4		21/2		40.000.00=		40.044.050	
Total Assets of Wholly Owned CUSOs	N/A			N/A		13,202,095		13,011,852	
Total Capital of Wholly Owned CUSOs	N/A			N/A		9,904,543		8,099,888	
Net Income/Loss of Wholly Owned CUSOs	N/A			N/A		2,312,319	+	-2,034,225	
Total Delinquency of Wholly Owned CUSOs	N/A	. N/A	١	N/A		0		0	N/A
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	C	0	N/A	. 0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share									
Certificates Purchased	41,099,466	38,475,291	-6.4	93,279,835	142.4	145,927,182	56.4	169,046,118	15.8
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	19	18				16		16	
Approved Mortgage Seller	8	8	0.0			8		9	12.5
Borrowing Repurchase Agreements	4	. 3	-25.0			2			0.0
Brokered Deposits (all deposits acquired through 3rd party)	2	2	0.0	2	0.0	1	-50.0	1	0.0
Investment Pilot Program	1	1	0.0		0.0	0	-100.0	0	,.
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	1	0	-100.0	0	N/A	1	N/A	1	0.0
Brokered Certificates of Deposit (investments)	6	9	50.0	20	122.2	18	-10.0	19	5.6
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	Supplemental Share	Information Off Bala	ance She	et & Borrowings					
Return to cover	Supplemental Share i	For Charter :		et, a borrowings					
09/01/2010		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * State	= 'MO' * Type Included	d: Federa	lly Insured State Cred	dit Union
	Count of (CU in Peer Group :	N/A						
						_			
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
SUPPLEMENTAL SHARES/DEPOSITS									
(included in total Shares): Accounts Held by Member Government Depositors	2 200 700	24 720 747	044.5	45 004 704	20.0	20,000,222	24.5	7.070.050	00.6
Accounts Held by Nonmember Government Depositors	2,308,768	21,736,747	841.5	15,901,704		20,909,323	31.5	7,672,950	_
Employee Benefit Member Shares	7 700 070	257,464	N/A	213,814		521,258	143.8	1,151,620	
Employee Benefit Nonmember Shares	7,766,879	8,850,751	14.0 N/A	12,218,141 53	38.0 N/A	12,585,566	3.0 -100.0	12,992,808	3.2 N/A
529 Plan Member Deposits	0	289,781	N/A	334,542		0	-100.0	0	N/A
Non-dollar Denominated Deposits	0	209,781	N/A	334,342	N/A	0	-100.0 N/A	0	N/A
Health Savings Accounts	104.019	431,846	121.6	1 000 202		2 244 160	76.0	5,057,863	
Dollar Amount of Share Certificates >= \$100,000	194,918 332,815,501	393,681,797	18.3	1,900,383 403,333,999		3,344,169 476,210,480	18.1	479,017,136	+
Dollar Amount of IRA/Keogh >= \$100,000	142,710,505	171,262,339	20.0	221,661,308		282,953,227	27.7	299,596,785	+
Dollar Amount of Share Drafts Swept to Regular Shares or	142,710,505	171,202,339	20.0	221,001,300	29.4	202,900,227	21.1	299,390,763	5.8
Money Market Accounts	0	0	N/A	0	N/A	135,714	N/A	0	-100.0
SAVING MATURITIES	0	0	14/7	0	14/7	100,714	14/7	0	100.0
< 1 year	5,601,711,282	5,830,848,971	4.1	6,197,990,399	6.3	7,044,640,696	13.7	7,356,727,243	4.4
1 to 3 years	546,885,983	488,999,555	-10.6	676,709,775		613,278,393	-9.4	625,565,602	
> 3 years	319,203,622	285,749,545	-10.5	280,200,822		285,762,261	2.0	313,129,561	
Total Shares & Deposits	6,467,800,887	6,605,598,071	2.1	7,154,900,996		7,943,681,350	11.0	8,295,422,406	+
INSURANCE COVERAGE IN ADDITION TO NOUSIF	0,701,000,001	0,000,000,011	۲.۱	7,10-,300,330	0.0	1,040,001,000	11.0	5,255,722,700	7.4
Share/Deposit Insurance in Addition to NCUSIF	10	9	-10.0	10	11.1	10	0.0	10	0.0
Dollar Amount of Shares/Deposits Covered by	10	3	10.0	10	11.1	10	0.0	10	0.0
Additional Insurance	79,768,342	58,818,154	-26.3	29,302,795	-50.2	33,831,417	15.5	38,438,799	13.6
OFF-BALANCE SHEET UNUSED COMMITMENTS:		22,212,121				22,221,111			
Commercial Real Estate /1	1,451,991	3,406,070	134.6	3,196,216	-6.2	918,057	-71.3	1,303,523	42.0
Construction & Land Development (MBL)	N/A	N/A		N/A		0		0	
Other Unfunded MBL Commitments	1,928,222	3,790,151	96.6	713,000	-81.2	5,649,272	692.3	2,758,730	+
Revolving O/E Lines 1-4 Family	430,876,473	416,048,131	-3.4	431,829,507		419,487,575	-2.9	541,425,478	
Credit Card Line	884,366,792	824,335,112	-6.8	817,905,365		788,043,198	-3.7	806,632,058	
Outstanding LOC	125,899	191,448	52.1	15,365,197		20,245,721	31.8	7,069,451	
Unsecured Share Draft LOC	125,750,489	113,218,260	-10.0	117,185,694	3.5	127,344,947	8.7	129,309,580	+
Overdraft Protection Programs	150,110,013	138,197,802	-7.9	158,167,143		191,893,464	21.3	196,368,993	
Residential Construction Loans-Excluding Business Purpose	N/A	N/A	-	N/A		2,941,689		1,679,870	
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		N/A		0		0	N/A
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		0		0	N/A
Other Unused Commitments	12,229,197	10,921,564	-10.7	39,830,384	264.7	13,330,531	-66.5	28,163,480	
Total Unused Commitments	1,606,839,076	1,510,108,538	-6.0	1,584,192,506		1,569,854,454	-0.9	1,714,711,163	_
%(Unused Commitments / Cash & ST Investments)	140.54	127.21	-9.5	135.53		106.43	-21.5	125.93	
Loans Transferred with Recourse ¹	317,614,144	262,801,132	-17.3	219,419,390	-16.5	164,973,233	-24.8	140,210,477	-15.0
Pending Bond Claims	348,462	460,620	32.2	1,235,713	168.3	988,192	-20.0	158,054	-84.0
Other Contingent Liabilties	0	0	N/A	45,236	N/A	571,338	1,163.0	726,551	27.2
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	16	15	-6.3	16	6.7	18	12.5	18	0.0
Num FRB Borr. Apps.	4	3	-25.0	6	100.0	5	-16.7	4	
Num FRB Pre-Pledged	1	1	0.0	0	-100.0	1	N/A	0	-100.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,277,098,196	1,330,678,192	4.2	1,471,747,899		1,623,048,984	10.3	1,605,902,724	+
Total Committed Credit Lines	0	0	N/A	18,382,000	N/A	45,506,132	147.6	7,100,000	
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		502,943,302		474,780,701	
Draws Against Lines of Credit	12,245,821	42,593,915	247.8	4,837,886	-88.6	30,652,516	533.6	16,297,165	-46.8
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS									<u> </u>
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		7,150,999		2,612,755	
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		141,467,000		13,300,000	-90.6
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		666,440,336		727,271,895	9.1
Amount of Borrowings Subject to Early Repayment at	00.000.000	405 700 000	00.0	400 000 000	2.0	00.040.000	2.2	400.050.000	
Lenders Option # Means the number is too large to display in the cell	80,000,000	105,763,000	32.2	103,000,000	-2.6	92,943,000	-9.8	106,050,000	14.1
	1				1				
¹ Included MBL construction and land development prior to 03/31/09.									

Return to cover 09/01/2010 CU Name: N/A Peer Group: N/A MEMBERSHIP: Num Current Members Num Potential Members % Current Members to Potential Members * % Membership Growth	Count o Dec-2006 1,183,720 22,510,521	f CU in Peer Group :	N/A 128 N/A Region: N		All * Stat	e = 'MO' * Type Include	d. Fodoro	Illustration of Co.	
D9/01/2010 CU Name: N/A Peer Group: N/A MEMBERSHIP: Num Current Members Num Potential Members % Current Members to Potential Members * % Membership Growth	Dec-2006 1,183,720 22,510,521	Count of CU : Asset Range : Criteria : f CU in Peer Group :	128 N/A Region: N	lation * Peer Group:	All * Stat	e = 'MO' * Type Include	ndi Fodora	The Impured Co. 1	
CU Name: N/A Peer Group: N/A MEMBERSHIP: Num Current Members Num Potential Members % Current Members to Potential Members * Membership Growth	Dec-2006 1,183,720 22,510,521	Asset Range : Criteria : f CU in Peer Group :	N/A Region: N	lation * Peer Group:	All * Stat	e = 'MO' * Type Include	od: Fodor-	ller Images at Occurs O	
Peer Group: N/A MEMBERSHIP: Num Current Members Num Potential Members % Current Members to Potential Members * Membership Growth	Dec-2006 1,183,720 22,510,521	Criteria : f CU in Peer Group :	Region: N	lation * Peer Group:	All * Stat	e = 'MO' * Type Include	d. Fodoro	The Imperior of Control	
MEMBERSHIP: Num Current Members Num Potential Members % Current Members to Potential Members * Membership Growth	Dec-2006 1,183,720 22,510,521	f CU in Peer Group :		•			a. reuera	iliy insured State C	redit
Num Current Members Num Potential Members % Current Members to Potential Members * % Membership Growth	1,183,720 22,510,521	Dec-2007						,	
Num Current Members Num Potential Members % Current Members to Potential Members * % Membership Growth	1,183,720 22,510,521	Dec-2007							
Num Current Members Num Potential Members % Current Members to Potential Members * % Membership Growth	22,510,521		% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
Num Potential Members % Current Members to Potential Members * % Membership Growth	22,510,521	4 400 404	2.0	4 000 500	0.0	1 00 1 70 1		4 000 000	
% Current Members to Potential Members * % Membership Growth		1,180,491	-0.3	1,206,588	2.2	1,234,734	2.3	1,230,898	+
* % Membership Growth		25,214,381	12.0	27,107,762	7.5	25,717,397	-5.1	26,820,382	-
•	5.26	4.68	-11.0	4.45	-4.9	4.80	7.9	4.59	
Total Num Cavinga Acata	-1.25	-0.27	78.2	2.21	910.4	2.33	5.5	-0.62	-
Total Num Savings Accts EMPLOYEES:	2,141,984	2,122,237	-0.9	2,154,017	1.5	2,223,637	3.2	2,263,989	1.8
Num Full-Time Employees	2.007	2.04.4	0.0	2.050	4.4	2.047	0.4	2.044	0.6
Num Part-Time Employees	2,907	2,914 444	0.2 8.0	2,956 463	1.4 4.3	3,017	-11.2	3,044 396	
BRANCHES:	411	444	6.0	403	4.3	411	-11.2	390	-3.0
Num of CU Branches	328	323	-1.5	338	4.6	323	-4.4	324	0.3
Num of CUs Reporting Shared Branches	26	27	3.8	28	3.7		-7.1	27	
Plan to add new branches or expand existing facilities	N/A	27 N/A	ა.გ	12	3.7	26	-7.1	0	
MISCELLANEOUS LOAN INFORMATION:	IN/A	N/A		12		U	-100.0		IN/A
**Total Amount of Loans Granted YTD	2,255,182,541	2,226,373,517	-1.3	2,340,798,233	5.1	2,878,234,710	23.0	1,134,144,237	-21.2
MEMBER SERVICE AND PRODUCT OFFERINGS	2,200,182,541	2,220,313,511	-1.3	2,340,798,233	5.1	2,010,234,110	23.0	1,134,144,237	-21.2
(Credit Programs):									
Business Loans	22	25	13.6	26	4.0	22	-15.4	22	0.0
Credit Builder	N/A	N/A	10.0	N/A	1.0	15	10.1	15	
Debt Cancellation/Suspension	1	0	-100.0	3	N/A	5	66.7	6	
Direct Financing Leases	0	0	N/A	0	N/A	1	N/A	1	0.0
Indirect Business Loans	N/A	N/A	,	N/A	,, .	6	,	6	
Indirect Consumer Loans	33	41	24.2	41	0.0	29	-29.3	31	
Indirect Mortgage Loans	N/A	N/A		N/A	0.0	7		9	+
Interest Only or Payment Option 1st Mortgage Loans	7	7	0.0	6	-14.3	5	-16.7	5	1
Micro Business Loans	N/A	N/A	0.0	N/A		11		11	
Micro Consumer Loans	N/A	N/A		N/A		11		11	-
Overdraft Lines of Credit	62	66	6.5	70	6.1	58	-17.1	63	
Overdraft Protection	65	73	12.3	54	-26.0	52	-3.7	56	1
Participation Loans	34	33	-2.9	38	15.2	27	-28.9	28	
Pay Day Loans	N/A	N/A		N/A		10		12	
Real Estate Loans	63	91	44.4	89	-2.2	70	-21.3	75	
Refund Anticipation Loans	N/A	N/A		N/A		2		2	
Risk Based Loans	64	62	-3.1	64	3.2	64	0.0	68	1
Share Secured Credit Cards	N/A	N/A		N/A	0.2	23	0.0	24	-
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	86	92	7.0	92	0.0	81	-12.0	86	6.2
Business Share Accounts	N/A	N/A		N/A		35		38	8.6
Check Cashing	N/A	N/A		N/A		60		62	
First Time Homebuyer Program	N/A	N/A		N/A		9		9	+
Health Savings Accounts	N/A	N/A		N/A		8		10	
Individual Development Accounts	N/A	N/A		N/A		2		2	
n-School Branches	N/A	N/A		N/A		1		2	
Insurance/Investment Sales	11	10	-9.1	17	70.0	28	64.7	30	
International Remittances	N/A	N/A		N/A		11		11	
Low Cost Wire Transfers	N/A	N/A		N/A		62		67	
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualfiying for									
Business Combo Acctng (FAS 141R)	N/A	N/A		N/A		4		4	0.0
Adjusted Retained Earnings Obtained through									
Business Combinations	N/A	N/A		N/A		2,874,594		2,874,594	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	N/A		18,057,907		21,481,513	19.0	22,025,483	2.5
Annualization factor: March = 4; June = 2; September =4/3; December =	= 1 (or no annualizing)	,							
** Amount is year-to-date and the related % change ratio is annualized.									
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	In	formation Systems &	Technolo	oav					
Return to cover		For Charter :							
09/01/2010		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MO' * Type Include	d: Federa	Ilv Insured State Cred	lit Union
	Count	of CU in Peer Group :	_			с турсо.шис		,	
	- Count								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
	Dec-2000	Dec-2007	76 City	Dec-2000	76 City	Dec-2009	70 City	Juli-2010	/6 CITE
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	91	-			0.0	74	-16.9	74	
Vendor On-Line Service Bureau					0.0				
	48					45	0.0	44	
CU Developed In-House System	4	1	-75.0		-100.0	1	N/A	1	0.0
Other	3	3	0.0	1	-66.7	5	400.0	5	0.0
Floatrania Financial Comicas									
Electronic Financial Services					4.0		0.0		
Home Banking Via Internet Website	82				4.8	86	-2.3	87	
Audio Response/Phone Based	79				-1.3	73	-2.7	72	
Automatic Teller Machine (ATM)	84		-3.6		3.7	82	-2.4	82	
Kiosk	2	-	-50.0		0.0	6	500.0	6	
Mobile Banking	N/A	N/A		N/A		7		11	
Other	1	1	0.0	2	100.0	4	100.0	4	0.0
Services Offered Electronically									
Member Application	35	35	0.0	38	8.6	33	-13.2	34	3.0
New Loan	53	48	-9.4	50	4.2	44	-12.0	45	2.3
Account Balance Inquiry	91	91	0.0	94	3.3	89	-5.3	89	0.0
Share Draft Orders	68	69	1.5	68	-1.4	61	-10.3	63	3.3
New Share Account	19				11.1	21	5.0	21	
Loan Payments	84				6.1	82	-5.7	84	
Account Aggregation	4	. 3				11	37.5	11	
Internet Access Services	10					24	50.0	24	
e-Statements	N/A		1010	65		71	9.2	73	
External Account Transfers	N/A			N/A		14		15	
View Account History	82				8.4	91	1.1	91	
Merchandise Purchase	10					5		6	
Merchant Processing Services	N/A			N/A	11.1	1	07.0	4	
Remote Deposit Capture	N/A			N/A		2		5	
Share Account Transfers	91		0.0		0.0	86	-5.5	86	
Bill Payment	52					61	-1.6	63	
Download Account History	62				7.9	74	8.8	76	
Electronic Cash	62	63			0.0	14	0.0	5	
Electronic Cash Electronic Signature Authentification/Certification	1	1	0.0		200.0	2	-33.3	2	
Type of World Wide Website Address		1	0.0	3	200.0		-33.3		0.0
Informational	13	14	7.7	11	-21.4	13	18.2	12	-7.7
Interactive	6				-21. 4 -42.9	8	100.0	8	
Transactional	76				7.8		-4.8	80	
Number of Members That Use Transactional Website	299,845				11.0	356,542	2.3	374,648	
No Website, But Planning to Add in the Future	299,043		-25.0		-50.0	300,042	-100.0	0	
Type of World Wide Website Address Planned for Future	8	0	-25.0	3	-50.0	U	-100.0	U	IN/F
Informational			22.0	2	50.0	0	100.0		N/A
	6	4	-33.3		-50.0	0	-100.0	0	
Interactive	1	1	0.0		-100.0	0	N/A	0	
Transactional Miscellaneous	1	1	0.0	1	0.0	1	0.0	1	0.0
Miscellaneous	405			100	0.0	440	2.5	440	
Internet Access	125	121	-3.2	122	0.8	119	-2.5	118	-0.8
	i .								

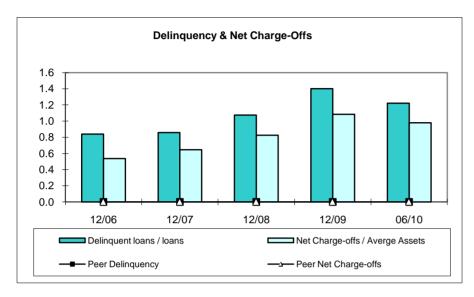
Return to cover

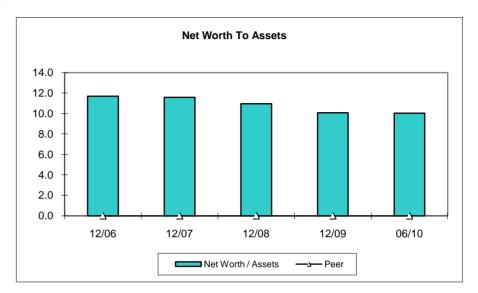
Graphs 1 For Charter: N/A Count of CU: 128

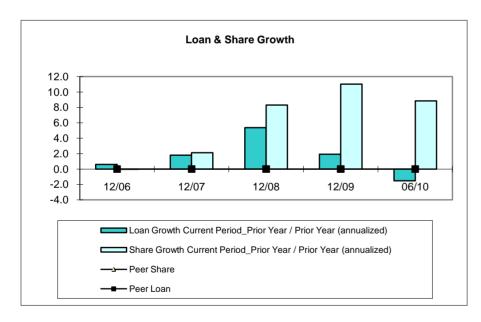
09/01/2010 CU Name: N/A Asset Range: N/A Peer Group: N/A

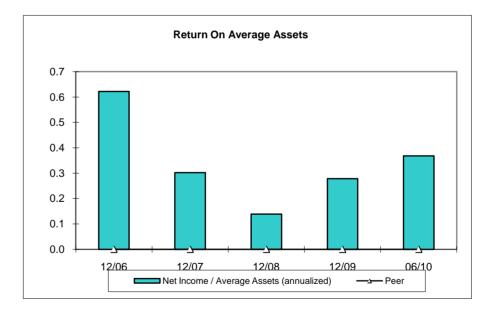
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









Return to cover

Graphs 2 For Charter : N/A Count of CU : 128 Asset Range : N/A

09/01/2010 CU Name: N/A Peer Group: N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group: N/A

